POLICY MANUAL

Updates as determined by the Board of Directors
## Centre County Association of REALTORS®
### POLICY MANUAL

### Table of Contents

#### Section 1  Ethics & Standards of Practice
- **Policy 1-1** Professional Standard Policies (12)
- **Policy 1-2** Whistleblower Policy (08) (12)
- **Policy 1-3** Conflict of Interest Disclosure Statement (08)

#### Section 2  Financial
- **Policy 2-1** Late Fee Annual Dues (94) (00)
- **Policy 2-2** Signatories (97) (01) (02) (03) (05) (10) (11) (12) (13)
- **Policy 2-3** Prorate Business Partner Dues (95) (00) (06) (12)
- **Policy 2-4** Returned Check (93) (00)
- **Policy 2-5** Investment Guidelines (01) (03) (10) (13)
- **Policy 2-6** Financial Obligations Broker Invoices (02) (12)
- **Policy 2-7** Refund of Dues/Fees in the Event of Death of CCAR Member (02 (16)
- **Policy 2-8** American Dream Housing Fund – Statement of Purpose (08) (11)
- **Policy 2-9** Association Credit Card (09)
- **Policy 2-10** Membership Application Requirements (17)

#### Section 3  MLS
- **Policy 3-1** Protocol Review (93) (01)
- **Policy 3-2** MLS Distribution Boxes (93) (00) (12) Sunset 02/15/17
- **Policy 3-3** Disclosure of MLS Information (93) (00)
- **Policy 3-4** MLS Book Order Revisions by Participant (93) (00)
- **Policy 3-5** IDX Internet Data Exchange Policy (01) (07) (09) (11) (12) (13) (14) (15) (16)
- **Policy 3-6** SUPRA DisplayKEY – Loss/Theft Insurance (08) (13)
- **Policy 3-7** SUPRA Lock Box Purchases (09) (13) (17)

#### Section 4  Services
- **Policy 4-1** Membership Functions (00) (05) (06) (12)
- **Policy 4-2** Educational Scholarships (97) (00)
- **Policy 4-3** Travel Policy (98) (02) (06) (12) (14) (15)
- **Policy 4-4** Re-Orientation After 12 Months (98) (00) (13)
- **Policy 4-5** Solicitations at CCAR Functions (96) (00)
- **Policy 4-6** PAR Directors (95) (07) (09) (00) (10) (12)
- **Policy 4-7** Hawbaker Membership for Retirees (95) (00) (11) (13)
- **Policy 4-8** REALTOR® of the Year Guidelines (02) (05)
- **Policy 4-9** Medical Insurance Program (97) (03) (09) Sunset 11/15/12
- **Policy 4-10** CCAR Equipment Lending Policy (04) Sunset 11/15/12
- **Policy 4-11** Memorial and/or Condolence Funds (04) (07) (11) (13)
- **Policy 4-12** Member Recognition for Outstanding Service (01) (12)
- **Policy 4-13** CCAR REALTOR® Emeritus (05)
- **Policy 4-14** Temporary or Emergency CCAR Office Closing (10) (13)
- **Policy 4-15** National REALTOR® Data System Policy (08)
- **Policy 4-16** CCAR Emergency Preparedness Manual (08) (14) (16)
- **Policy 4-17** CCAR Facility Use Guidelines (09) (10) (11) (12) (13)

#### Section 5  Legislative & Governance
- **Policy 5-1** Local Issues Savings Account (97) (00)
- **Policy 5-2** Purpose & Scope of RPAC Committee (94) (00)
- **Policy 5-3** Public Position on Behalf of Association (04)
- **Policy 5-4** Officers and Directors (04) (12) (18) (19)
- **Policy 5-5** Task Force/Special Committees (04) (10) (12)
- **Policy 5-6** Records Retention Schedule (05)
- **Policy 5-7** Public Records (08)
- **Policy 5-8** Privacy & Security (08)

#### Section 6  Personnel
- **Policy 6-1** Office Manual (98) (07) (09) (12) (13)

#### Appendix
- **Appendix** Strategic Plan (01) (03) (06) (07) (08) (09) (10) (11)
Pursuant to the agreement of March 15, 2012, CCAR has elected to participate in the Statewide Professional Standards Cooperative operated by the Pennsylvania Association of REALTORS®. The rules of the Cooperative, including the NAR Code of Ethics and Arbitration Manual and related amendments adopted by PAR, shall govern the disposition of all professional standards cases previously within the jurisdiction of CCAR.
Introduction
Centre County Association of REALTORS® Code of Ethics and Conduct requires directors, officers and employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As employees and representatives of the Organization, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws and regulations.

Reporting Responsibility
It is the responsibility of all directors, officers and employees to comply with the Code and to report violations or suspected violations in accordance with this Whistleblower Policy.

Retaliation
No director, officer or employee who in good faith reports a violation of the Code shall suffer harassment, retaliation or adverse employment consequence. An employee who retaliates against someone who has reported a violation in good faith is subject to discipline up to and including termination of employment. This Whistleblower Policy is intended to encourage and enable employees and others to raise serious concerns within the Organization prior to seeking resolution outside the Organization.

Reporting Violations
The Code addresses the Organization's open door policy and suggests that employees share their questions, concerns, suggestions or complaints with someone who can address them properly. In most cases, an employee's supervisor is in the best position to address an area of concern. However, if you are not comfortable speaking with your supervisor or you are not satisfied with your supervisor’s response, you are encouraged to speak with someone in the Human Resources Department or anyone in management whom you are comfortable in approaching. Supervisors and managers are required to report suspected violations of the Code of Conduct to the Organization’s Compliance Officer, who has specific and exclusive responsibility to investigate all reported violations. For suspected fraud, or when you are not satisfied or uncomfortable with following the Organization’s open door policy, individuals should contact the Organization’s Compliance Officer directly.

Compliance Officer
The Organization’s President is responsible for investigating and resolving all reported complaints and allegations concerning violations of the Code and, at his discretion, shall advise the Executive Officer and/or the Personnel committee (consisting of the Organization’s President, Vice President, Secretary/Treasurer or Secretary, Treasurer, and immediate past president). The President has direct access to the Personnel committee of the board of directors and is required to report to the Personnel committee at least annually on compliance activity. The Organization’s President is the chair of the Personnel committee.

Accounting and Auditing Matters
The Finance committee of the board of directors shall address all reported concerns or complaints regarding corporate accounting practices, internal controls or auditing. The President shall immediately notify the Finance committee of any such complaint and work with the committee until the matter is resolved.
Acting in Good Faith
Anyone filing a complaint concerning a violation or suspected violation of the Code must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation of the Code. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

Confidentiality
Violations or suspected violations may be submitted on a confidential basis by the complainant or may be submitted anonymously. Reports of violations or suspected violations will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

Handling of Reported Violations
The President will notify the sender and acknowledge receipt of the reported violation or suspected violation within five business days. All reports will be promptly investigated and appropriate corrective action will be taken if warranted by the investigation.

##

This sample may used for non-commercial use by nonprofit organizations with the following attribution: Copyright 2004, National Council of Nonprofit Associations, www.ncna.org. Whistleblower Sample NCNA 11-07.doc 1 Note: Compliance officer could be a committee of the board, a designated director, or a third party such as an HR Specialist or the board attorney.
Subject:Conflict of Interest Disclosure Statement

This form was approved and adopted by the Board of Directors. It will be distributed to each director, officer, and staff member prior to the December Board meeting each year and must be submitted at that meeting for subsequent review by the Executive Committee of the Board of Directors.

In completing this form, please consider the following guidelines from the bylaws:

1. Any potential conflict of interest that could result in a direct or indirect financial or personal benefit to a Director, officer or staff member must be disclosed in good faith or known to the Board of Directors or committee authorizing a contract or other transaction.

2. All questions as to whether a conflict of interest exists shall be resolved by a vote of the Board of Directors in which the interested individual may not vote.

3. The interested individual may participate in the information-gathering stage of the Board of Directors' or committee's discussion, but shall retire from the room in which the Board of Directors or a committee thereof is meeting and shall not participate in the final deliberation or decision regarding such contract or other transaction. Such interested individual may not vote on such contract or other transaction.

4. In connection with all actions taken by the Board of Directors with respect to any contract or transaction between the Association and one or more of its directors or officers, or between the Association and any other corporation, firm, association, or other entity in which one or more of the directors or officers of the Association is a director or officer or has a substantial financial interest, affiliation, or other significant relationship, each such interested director or officer of the Association shall:
   • disclose to the Board of Directors the material facts as to such director's or officer's interest in such contract or transaction and as to any such common directorships, offices, or significant financial interest, affiliation, or other significant relationship, which disclosure shall be duly recorded in the minutes or resolutions relating to such actions, and
   • abstain from voting on any such contract or transaction.

At present, I am aware of the following potential conflict of interest in regard to my position on the Board of Directors or staff (if none, leave blank):

____________________________________________________________________________________

If I become aware of a potential conflict of interest in the future, I will disclose this potential conflict to the President. I understand that, when in doubt, disclosure is recommended.

NAME (please print) ______________________________________________________________________

SIGNATURE ___________________________________________ DATE ____________________
Policy 2-1

Effective: 10/13/94
Revised: 07/13/00
Sunset: None Stated
Source: CCAR Bylaws Article X, Section 3

Subject: Late Fee for Annual REALTOR® Dues Assessment Invoices

Dues billings for Members of CCAR shall be made on or about December 15, and shall be payable between January 1 and January 31. Commencing February 1, $15.00 per day late fees shall be assessed on unpaid accounts.
The following depository accounts have been established for the Centre County Association of REALTORS®:

(1) Operations Reserve Account Local Issues 2015 Key Technology Upgrade

Additional financial accounts include:

(1) Mortgage – 2040 Sandy Drive

The following individuals will be authorized as signatories on all financial accounts:

Executive Officer President
Treasurer Vice President

Two (2) signatures are required for withdrawal transactions from any account with the exception of transfers between existing Association accounts.
Business Partner Dues will be prorated by the month in which they apply for membership.
Any person or company making payment to CCAR whose check is returned by the bank shall be required to pay a $35 fee for each returned check.
CCAR Policy Manual

Section 2 FINANCIAL

Policy 2-5

Effective: 04/12/01
Revised: 11/13/03, 06/14/10, 10/16/13
Sunset: None Stated
Source: Board Policy

Subject: Purpose & Scope of CCAR Investment Policy

INVESTMENT GUIDELINES

• Safeguard the organization's assets by demonstrating sound fiscal management.

• The Finance Committee, along with the Executive Officer shall prepare an annual budget for review and approval by the Board of Directors.

• Achieve the highest and best rate of return on association funds in comprehensive and insured investments with minimum risk.

• Establish and maintain a reserve account with a minimum of 5 months operating cash. The reserve fund shall be based on the prior year’s average monthly expenses. The reserve fund shall be reviewed and adjusted annually in conjunction with the budget preparation.

• Demonstrate knowledge of IRS code and organizations relative to investment of funds.

• With the guidance of the contracted CPA and Financial institutions, CCAR shall adhere to any applicable financial guidelines as set forth by the IRS or any other regulatory entities. CCAR shall engage the CPA to perform financial reviews and or audits once a year at a minimum or whenever the Board deems it appropriate.
CCAR Policy Manual

Section 2 FINANCIAL

Policy 2-6

Effective: 02/14/02
Revised: 11/15/12
Sunset: None Stated
Source: CCAR Bylaws Article X, Section 5

Subject: CCAR Financial Obligations

- All services offered through the Centre County Association of REALTORS®, shall be invoiced to the Broker or Designated REALTOR® of record or representative of record, if a Business Partner member.

- All services shall be invoiced monthly by the Association 30 days before the due date.

- Administrative fees shall be determined in conjunction with annual budget preparation.

- Brokers/Designated REALTORS® must pay the invoice on or before the due date, or 15% of the amount owed shall be assessed as a late fee to their account.

- Unpaid accounts shall be subject to the provisions of CCAR Bylaws Article X - Dues, Fees and Finances, Section 5 Non-Payment of Financial Obligations.
CCAR Policy Manual

Section 2 FINANCIAL

Policy 2-7

Effective: 03/14/02
Revised: 02/17/16
Sunset: None Stated
Source: Board Policy & CCAR Bylaws, Article V, Section 3(A), Subsection (b)

Subject: Refund of Dues/Fees

Dues shall be computed from the date of application and CCAR will adhere to the following refund policy regarding dues and special assessments below. Any application fee shall be retained at the discretion of the Board of Directors. (See also CCAR Bylaws, Article V, Section 3(A), Subsection (b).)

A. If renewing membership for the new calendar year is cancelled by the member prior to January 1, the NAR dues and assessment fees will be refunded directly to the local association for further credit to the member if the payment has been sent to NAR.

B. If renewing membership for the new calendar year is cancelled by the member on or after January 1, the NAR dues and assessment fees will not be refunded. Membership is non transferrable. It is left to the discretion of the local and state associations to refund the local and state membership dues.

C. For new members joining a local association during a calendar year, there are no refunds of dues if the funds have already been submitted to the state and national levels. If funds are still being held at the local association, pending transmission to the state and national, dues may be refunded to the member, if the local association is refunding local dues as well.

In the event of the death of a CCAR member, the annual dues / contributions / fees which have been paid to Centre County Association of REALTORS® shall be refunded to the member’s family, if association funds have not yet been forwarded to the state and national organizations, on behalf of the member.

The refund of local, state and national dues / fees / contributions, because of death of a member will not be available for refund once the funds have been sent to the respective national (National Association of REALTORS®) and state associations (Pennsylvania Association of REALTORS®) because it is the policy of both organizations that once paid, dues are not refunded, for any reason.
In response to the growing concern in Centre County to help reduce the financial barriers for individuals qualified for home ownership and recognizing the natural link between that problem and the REALTOR® profession, the Centre County Association of REALTORS® created the American Dream Housing Fund, designed to provide financial assistance and encourage homeownership.

The purpose of REALTOR® American Dream Housing Fund is to:

- serve as an informed conduit for donations made by members of the Centre County Association of REALTORS®, by area businesses, corporations and the community to projects and organizations that benefit home owners
- to work with other arms of the REALTOR® industry to further our purpose and cause to initiate activities and projects to serve home owners wherever a void in service exists
- raise funds and provide volunteers for the continued support of services which address the needs of home owners.

The American Dream Housing Fund is set up to partner with established programs which share common goals related to affordable workforce housing including Centre County First Time Home Buyer Program, State College Land Trust, Centre County Land Trust and Habitat for Humanity of Greater Centre County and other housing related organizations based in Centre County, Pennsylvania.

On November 3, 2011, the name was changed to “The Centre County Association of REALTORS® American Dream Housing Fund”. 
The Association Credit card is issued to the Association Executive Officer. The credit card will be used for Association business only and spending will be within the guidelines of already established spending policies. If the credit card is used for travel, the existing Travel Policy (Policy 4-3) will be followed. If the card is used for other items, the Expenditure of Funds policy in the Personnel section of the Policy Manual will apply.

When the statement is received, all charges will be matched against invoices or receipts for those charges. The holder of the card will be responsible for any charges where invoices or receipts cannot be produced. The entire balance of the credit card will be paid in full each month.
Designated REALTOR® Members shall also notify the Association office of any additional individuals licensed or certified with the firm(s) within five (5) days of the date of affiliation or severance of the individual.

Within 14 days of having an active licensee with the brokerage, the Designated REALTOR® must notify CCAR, in writing, of the identity of the Board/Association (PA or a state contiguous thereto) to which dues have been remitted OR submit a non-member assessment based upon additional licensed/affiliated non-member licensee(s) payment to CCAR. If not submitted within the 14 days the Designated REALTOR® will receive a fine of twice the amount of local annual dues.
NATIONAL ALLOCATION REMITTANCE SHEET

Association Name ____________________________________________________________

Association Code __________ Date ______________

Please make checks payable to National Association of REALTORS®
The NAR totals already include the $35 Image Campaign Assessment, which is not prorated.

FOR RENEWING MEMBERS
These fees are not prorated, as all renewing members are required to pay the full year amount. Late payment by a renewing member does not decrease the amount owed.

**Full Year Assessment**

| # of Realtors | x 185.00 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

FOR NEW MEMBERS

### January 2019

| # of Realtors | x 185.00 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### February 2019

| # of Realtors | x 172.50 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### March 2019

| # of Realtors | x 160.00 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### April 2019

| # of Realtors | x 147.50 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### May 2019

| # of Realtors | x 135.00 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### June 2019

| # of Realtors | x 122.50 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### July 2019

| # of Realtors | x 110.00 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### August 2019

| # of Realtors | x 97.50 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### September 2019

| # of Realtors | x 85.00 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### October 2019

| # of Realtors | x 72.50 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### November 2019

| # of Realtors | x 60.00 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

### December 2019

| # of Realtors | x 47.50 | $__________ |
| # of Non-Member Salespeople | x 150.00 | $__________ |

**TOTAL AMOUNT TO BE SUBMITTED TO THE NATIONAL ASSOCIATION:** $________________________
STATE ALLOCATION REMITTANCE SHEET

Association Name ____________________________

Association Code _______________ Date ____________

Please make checks payable to Pennsylvania Association of REALTORS®

FOR RENEWING MEMBERS
These fees are not prorated, as all renewing members are required to pay the full year amount. Late payment by a renewing member does not decrease the amount owed.

**Full Year Assessment**

<table>
<thead>
<tr>
<th># of Realtors</th>
<th># of Non-Member Salespeople</th>
<th>150.00</th>
<th>= $</th>
</tr>
</thead>
</table>

FOR NEW MEMBERS
The PAR totals already include the $100 Capital Investment Fee, which is not prorated.

<table>
<thead>
<tr>
<th>January 2019</th>
<th>July 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td># of Realtors</td>
<td># of Realtors</td>
</tr>
<tr>
<td># of Non-Member Salespeople</td>
<td># of Non-Member Salespeople</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>February 2019</th>
<th>August 2019</th>
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</thead>
<tbody>
<tr>
<td># of Realtors</td>
<td># of Realtors</td>
</tr>
<tr>
<td># of Non-Member Salespeople</td>
<td># of Non-Member Salespeople</td>
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<table>
<thead>
<tr>
<th>March 2019</th>
<th>September 2019</th>
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</thead>
<tbody>
<tr>
<td># of Realtors</td>
<td># of Realtors</td>
</tr>
<tr>
<td># of Non-Member Salespeople</td>
<td># of Non-Member Salespeople</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>April 2019</th>
<th>October 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td># of Realtors</td>
<td># of Realtors</td>
</tr>
<tr>
<td># of Non-Member Salespeople</td>
<td># of Non-Member Salespeople</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>May 2019</th>
<th>November 2019</th>
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<tbody>
<tr>
<td># of Realtors</td>
<td># of Realtors</td>
</tr>
<tr>
<td># of Non-Member Salespeople</td>
<td># of Non-Member Salespeople</td>
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<table>
<thead>
<tr>
<th>June 2019</th>
<th>December 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td># of Realtors</td>
<td># of Realtors</td>
</tr>
<tr>
<td># of Non-Member Salespeople</td>
<td># of Non-Member Salespeople</td>
</tr>
</tbody>
</table>

TOTAL AMOUNT TO BE SUBMITTED TO THE STATE ASSOCIATION: $ ____________________________
LOCAL ALLOCATION REMITTANCE SHEET

Association Name ____________________________________________________________

Association Code ___________ Date ______________

Please make checks payable to Centre County Association of REALTORS®
The CCAR totals already include the $150 Application Fee, which is not prorated.

FOR RENEWING MEMBERS
These fees are not prorated, as all renewing members are required to pay the full year amount. Late payment by a renewing member does not decrease the amount owed.

Full Year Assessment

| # of Realtors | x 120.00 = $ _________ |
| # of Non-Member Salespeople | x 120.00 = $ _________ |

FOR NEW MEMBERS

<table>
<thead>
<tr>
<th>Month</th>
<th># of Realtors</th>
<th>x 210.00 = $ _________</th>
<th># of Realtors</th>
<th>x 120.00 = $ _________</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>______</td>
<td>270.00</td>
<td>______</td>
<td>120.00</td>
</tr>
<tr>
<td>February</td>
<td>______</td>
<td>260.00</td>
<td>______</td>
<td>120.00</td>
</tr>
<tr>
<td>March</td>
<td>______</td>
<td>250.00</td>
<td>______</td>
<td>120.00</td>
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<tr>
<td>April</td>
<td>______</td>
<td>240.00</td>
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<td>120.00</td>
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<td>May</td>
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<td>120.00</td>
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<td>June</td>
<td>______</td>
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<td>______</td>
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<td>July</td>
<td>______</td>
<td>210.00</td>
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<td>120.00</td>
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<td>August</td>
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<td>200.00</td>
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<td>120.00</td>
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<td>September</td>
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<td>190.00</td>
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<td>120.00</td>
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<td>October</td>
<td>______</td>
<td>180.00</td>
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<td>120.00</td>
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<tr>
<td>November</td>
<td>______</td>
<td>170.00</td>
<td>______</td>
<td>120.00</td>
</tr>
<tr>
<td>December</td>
<td>______</td>
<td>160.00</td>
<td>______</td>
<td>120.00</td>
</tr>
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TOTAL AMOUNT ON THE CHECK SUBMITTED TO THE LOCAL ASSOCIATION: $ ________________
All individuals requesting a Lock Box Key will be issued a key after submitting a signed Lock Box Key Agreement and making applicable deposit to the Association.

Note: NAR requires the Association to lease a lock box key to a REALTOR® who submits a signed lock box key agreement, and makes applicable deposit to the Association, even if the REALTOR® refuses to take the Protocol Review.

It is anticipated all members will complete Protocol Review prior to receiving a key. If Key Applicant refuses to take Protocol Review, the refusal shall be noted and the key shall be issued.
CCAR Policy Manual

Section 3 MLS

Policy 3-2

Effective: 03/18/93
Revised: 07/13/00, 11/15/12
Sunset: 02/15/17
Source: Board Policy

Subject: MLS Distribution Boxes
Association Staff shall not disclose or make available any information concerning a listing of MLS to anyone other than the listing office except for the data that appears in the MLS on-line system.
Policy 3-4

A Participant or their designated MLS Contact may revise the number of MLS Comp Books being received through the Association, either by phone, fax or memo. Any revision will be effective with the next regularly scheduled book pull.
Participating Brokers who download the MLS listing database and then place that inventory on their Internet site shall conform to the following standards and guidelines and the MLS Rules & Regulations.

1. **Broker Reciprocity Agreement**: All Brokers must sign an IDX Agreement to either become an Internet Data Exchange Participant or opt out of becoming an IDX Participant. (See attached agreement.) The right to display other participating brokers’ listings shall only apply to IDX offices holding full membership rights in CCAR MLS.

2. **Site Appearance and Control**: The site must be under the host MLS Participant’s control and appear as the web site of the Participant or Participant’s Licensee. Participants hereby warrant that the name(s) of all consultants (current and future) who are not employees of Participant will maintain a current Internet Data Exchange Agreement with the MLS Service. Upon receipt of the IDX Participation Agreement and the required $175 compliance fee, the MLS service will notify the MLS vendor to release the requested data.

Corrective action for misrepresenting information on IDX participation agreements:
- 1st offense results in warning and the need to correct within 2 business days
- 2nd offense $1000 fine & suspension of IDX feed for 1 year
- 3rd offense subject to termination of MLS rights, privileges and services with no right to reapply for 3 years. (Adopted 02/15)

**Note**: Subscriber/Participant will be required to pay any and all costs incurred by CCAR as a result of the corrective actions.

3. **General Information**: Each Participating Broker’s public web site may contain the same fields of information as those which are provided by the Participating Broker to the MLS Internet provider, with the exception of the following fields of information, which have been designated as “confidential” by the Board of Directors.

Confidential fields not to be shown to the public on IDX websites:
1. Owners name*
2. Owners phone number*
3. Instructions
4. Bonus
5. Types of Listings: Exclusive Right to Sell, Exclusive Agency
6. Buyer agent, dual/variable rate
7. Transaction Licensee, dual/variable rate
8. Seller agent, dual/variable rate
9. Buyer agent commission %
10. Selling Fee
11. Minimum commission
12. Lease fee
13. Days on market
14. Occupancy
15. Effective date and expiration date
*May be placed within "Instructions" field for exclusive agency listings, so agents (only) can access showing instructions.

One Participating Broker may not modify or manipulate the data relating to another Participating Broker’s listing. In addition, a detailed display of one Participating Broker’s listing on another Participating Broker’s web site may only contain, inside the body of the display page, the information of the Participating Broker whose listing is being displayed and may not include any contact information or branding of the Participating Broker who owns the web site upon which that listing is displayed. For purposes of this paragraph, the "body of the display page" is defined as the framed space whose borders are delimited by the utmost extent in each direction of the listing text and photo data.

4. **Disclaimer:** Appearing on the Internet site shall be the following disclaimer: IDX information is provided by the Centre County Association of REALTORS® MLS, exclusively for consumers’ personal, non-commercial use, it may not be used for any purpose other than to identify prospective properties consumers may be interested in purchasing. All information provided is deemed reliable but is not guaranteed accurate by the Centre County Realtors® MLS and should be independently verified. No reproduction, distribution, or transmission of the information at this site is permitted without the written permission from the Centre County Association of REALTORS® MLS.

**INTERNET DATA EXCHANGE - PARTICIPATION AGREEMENT**

This agreement permits you, as a Participant of the Centre County Association of REALTORS® Multiple Listing Service, to share the Service’s Internet Data Exchange ("IDX"), subject to the Service’s Rules and Regulations.

The IDX is compilation of current listings filed and maintained by the Service. By electing to share in the Service’s IDX, a Participant may display an IDX feed on his or her own website. A Participant may also permit his or her agents to display an IDX feed on their own website. But it is each Participant who is ultimately responsible for ensuring the compliance of the Participant’s websites as well as the websites of the Participant’s agents. Section 18 of the Service’s Rules and Regulations contains the rules about the use of IDX.

**Section 1. Participant’s Election and Use.** Participant elects to share in the Service’s IDX. Participant understands that other Participants sharing in the IDX will be permitted to advertise the Participant’s current listings on the other Participants’ own websites. Participant agrees that his or her use of the IDX will comply with the Service’s Rules and Regulations, specifically Section 18.

**Section 2. IDX Provider Summary Form.** Upon entering an agreement with any third party to supply, provide, or display the Service’s IDX feed, Participant agrees to promptly submit to the Service the information about the IDX Provider contained on the attached “IDX Provider Summary Form.” Participant agrees to promptly notify the Service of any changes to this information or to the Participant’s website that materially affects the IDX feed’s display.

**Section 3. Use by Participant’s Agents.** Participant agrees that he or she is responsible for ensuring that the Participant’s agents comply with the Service’s Rules and Regulations, specifically Section 18. Before permitting any of his or her agents to display the IDX on their own websites, the Participant agrees it will have each such agent complete the attached “Agent Display Form” and promptly submit it to the Service.

**Section 4. Compliance.** Participant authorizes the Service to review the Participant’s website to determine whether it complies with the Service’s Rules and Regulations. A $150.00 cost of review and a $25.00 administrative fee shall accompany each application for data authorization. The fee is to pay for a website compliance review that must be completed before the IDX display is viewable to the public on the website named below. Participant also authorizes the Service to review the Participant’s agents’ websites to determine whether they comply with the Service’s Rules and Regulations. As permitted by the Service’s Rules and Regulations, Participant authorizes the Service to contact the IDX Provider and have the Participant’s or Participant’s agents’ IDX feeds disconnected, as the case may be.
IDX 3rd Party Provider Information for AGENT Site Display FORM

According the Rules and Regulations of the Centre County Association of REALTORS® and the Centre County Association of REALTORS® Multiple Listing Service, a “Participant” in the Multiple Listing Service’s Internet Data Exchange (“IDX”) is limited to a firm’s broker of record. Nonetheless, subject to the Participant’s consent and control, his or her agents may display an IDX feed on their own website, according to Section 18 of the Service’s Rules and Regulations.

Before a Participant can permit his or her agents to display an IDX feed on their own websites, the Participant is required to have each such licensee complete this form.

Section 1. Agent’s Election and Use. Agent wishes to display an IDX feed on his or her own website. Agent agrees that his or her use of the IDX will comply with the Service’s Rules and Regulations, specifically Section 18.

Section 2. IDX Provider Summary Form. Upon entering an agreement with any third party to supply, provide, or display the Service’s IDX feed, Agent agrees to promptly submit to the Service the information about the IDX Provider contained on the attached “IDX Provider Summary Form.” Agent agrees to promptly notify the Service of any changes to this information or to the Agent’s website that materially affects the IDX feed’s display.

Section 3. Compliance. Agent authorizes the Service to review the Agent’s website to determine whether it complies with the Service’s Rules and Regulations. A $150.00 cost of review and $25.00 administrative fee shall accompany each application for data authorization. The fee is to pay for a website compliance review that must be completed before the IDX display is viewable to the public on the website named below. As permitted by the Service’s Rules and Regulations, Agent authorizes the Service to contact the IDX Provider and have the Agent’s IDX feeds disconnected.

IDX 3rd Party Provider Information for PARTICIPANT and Agent Site Display

RULES and REGULATIONS

Centre County Association of REALTORS®
MULTIPLE LISTING SERVICE
INTERNET DATA EXCHANGE (IDX)

Section 18.0 IDX DEFINED: IDX affords MLS Participants the ability to authorize limited electronic display and delivery of their listings by other participants via the following authorized mediums under the participant’s control: websites, mobile apps and audio devices. As used throughout these rules, “display” includes “delivery” of such listing. (Amended 5/17)

Section 18.1 AUTHORIZATION Participants consent for display of their listings by other Participants pursuant to these rules and regulations must be established in writing. If a Participant withholds consent on a blanket basis to permit the display of that Participant’s listings, that Participant may not download, frame or display the aggregated MLS data of other Participants.*

*Even where participants have given blanket authority for other participants to display their listings through IDX, such consent may be withdrawn on a listing-by-listing basis where the seller has prohibited all internet display or other electronic forms of display or distribution. (Option 2) (Amended 05/17)

Section 18.2 PARTICIPATION: Participation in IDX is available to all MLS Participants who are REALTORS® and who consent to display of their listings by other Participants. (Option 2) (Adopted Section 18.2-18.2.7 09/21/06)
Section 18.2.1 Participants must notify the MLS of their intention to display IDX information and give the MLS direct access for purposes of monitoring/ensuring compliance with applicable rules and policies. (Amended 05/12) (Revised 10/14)

Corrective action for misrepresenting information on IDX participation agreements:

- 1st offense results in warning and the need to correct within 2 business days
- 2nd offense $1000 fine & suspension of IDX feed for 1 year
- 3rd offense subject to termination of MLS rights, privileges and services with no right to reapply for 3 years. (Adopted 02/15)

Note: Subscriber/Participant will be required to pay any and all costs incurred by CCAR as a result of the corrective actions.

Section 18.2.2 MLS participants may not use IDX-provided listings for any purpose other than display as provided for in these rules. This does not require participants to prevent indexing of IDX listings by recognized search engines. (Amended 05/12) (Revised 10/14)

Section 18.2.3 Listings, including property addresses, can be included in IDX displays except where seller has directed their listing brokers to withhold their listing or the listing’s property address from all display on the Internet (including, but not limited to, publicly-accessible websites or VOWs) or other electronic forms of display or distribution. (Amended 05/17)

Section 18.2.4 Participants may select the listings they choose to display through IDX based only on objective criteria including, but not limited to, factors such as geography or location (“uptown”, “downtown”, etc.), list price, type of property, (e.g. condominiums, cooperatives, single-family detached, multi-family), cooperative compensation offered by listing brokers, type of listing (e.g., exclusive right to sell, exclusive agency, or open listing) or the level of service being provided by the listing firm. Selection of listings displayed through IDX must be independently made by each Participant. (Amended 05/17)

Section 18.2.5 Participants must refresh all MLS downloads and IDX displays automatically fed by those downloads at least once every 12 hours. (Reinstated 7/26/2007) (Revised 10/14) (Amended 11/14)

Section 18.2.6 Except as provided in the IDX policy and these rules, an IDX site or a participant or user operating an IDX site or displaying IDX information as otherwise permitted may not distribute, provide, or make any portion of the MLS database available to any person or entity. (Amended 05/12) (Revised 10/14)

Section 18.2.7 Any IDX display controlled by a participant must clearly identify the name of the brokerage firm under which they operate in a readily visible color and typeface. For purposes of the IDX policy and these rules, “control” means the ability add, delete, modify and update information as required by the IDX policy and MLS rules. (Amended 05/12) (Revised 10/14)

Section 18.2.8 Any IDX display controlled by a participant or subscriber that

a. allows third-parties to write comments or reviews about particular listings or displays a hyperlink to such comments or reviews in immediate conjunction with particular listings, or
b. displays an automated estimate of the market value of the listing (or hyperlink to such estimate) in immediate conjunction with the listing,

either or both of those features shall be disabled or discontinued for the seller’s listings at the request of the seller. The listing broker or agent shall communicate to the MLS that the seller has elected to have one or both of these features disabled or discontinued on all displays controlled by participants. Except for the foregoing and subject to Section 18.2.9, a participant’s IDX display may communicate the participant’s professional judgment concerning any listing. Nothing shall prevent an IDX display from notifying its customers that a particular feature has been disabled at the request of the seller. (Amended 05/12) (Revised 10/14)

Section 18.2.9 Participants shall maintain a means (e.g., e-mail address, telephone number) to receive comments about the accuracy of any data or information that is added by or on behalf of the participant beyond that supplied by the MLS and that relates to a specific property. Participants shall correct or remove any false data or information relating to a specific property upon receipt of a communication from the listing broker or listing agent for the property explaining why the data or information is false. However, participants shall not be
obligated to remove or correct any data or information that simply reflects good faith opinion, advice, or professional judgment. (Amended 05/12) (Revised 10/14)

Section 18.2.10 An MLS Participant (or where permitted locally, an MLS Subscriber) may co-mingle the listings of other brokers received in an IDX feed with listings available from other MLS IDX feeds, provided all such displays are consistent with the IDX rules, and the MLS Participant (or MLS Subscriber) holds participatory rights in those MLSS. As used in this policy, “co-mingling” means that consumers are able to execute a single property search of multiple IDX data feeds resulting in the display of IDX information from each of the MLSS on a single search results page; and that Participants may display listings from each IDX feed on a single webpage or display. (Adopted 11/14)

Section 18.2.11 Participants shall not modify or manipulate information relating to other participants’ listings. MLS participants may augment their IDX displays of MLS data with applicable property information from other sources to appear on the same webpage or display, clearly separated from the data supplied by the MLS. The source(s) of the information must be clearly identified in the immediate proximity to such data. This requirement does not restrict the format of MLS data display or display of fewer than all of the available listings or fewer authorized fields. (Adopted 02/16)

Section 18.2.12 The display of another company's listing must contain the listing company name and the listing agent name. The listing company information must appear in a reasonably prominent location and in a readily visible color and typeface not smaller than the median used in the display of listing data. If the IDXS host display any contact information, immediately adjacent to or following the property information, the contact information cannot be any larger than the listing company information. If host information is bold, listing company / agent information must be bold as well. (Amended 05/17).

* Displays of minimal information (e.g. "thumbnails", text messages, "tweets", etc., of two hundred (200) characters or less are exempt from this requirement but only when linking directly to a display that includes all required disclosures. For audio delivery of listing content, all required disclosures must be subsequently delivered electronically to the registered consumer performing the property search or linked to through the devices application. (Amended 05/17).

Section 18.3 DISPLAY: Display of listing information pursuant to IDX is subject to the following rules:

Section 18.3.1 Listings displayed pursuant to IDX shall contain only those fields of data designated by the MLS. Display of all other fields (as determined by the MLS) is prohibited. Confidential fields intended only for other MLS participants and users (e.g., cooperative compensation offers, showing instructions, property security information, etc.) may not be displayed. (Revised 10/14)

Section 18.3.1.1 The type of listing agreement (e.g., exclusive right to sell, exclusive agency, etc.) may not be displayed. (Amended 05/12) (Revised 10/14)

Section 18.3.2 Deleted 2016

Section 18.3.4 All listings displayed pursuant to IDX shall identify the listing agent and show the Centre County Association of REALTORS® MLS as the source of the information. (Adopted 05/17/07) (Revised 10/14)

Section 18.3.5 Non-principal brokers and sales licensees affiliated with IDX Participants may display information available through IDX on their own websites subject to their Participant's consent and control and the requirements of state law and/or regulation.

Section 18.3.6 Deleted November 2006

Section 18.3.7 Not adopted by CCAR MLS Committee

Section 18.3.8 Participants (and their affiliated licensees, if applicable) shall indicate on their websites that IDX information is provided exclusively for consumers’ personal, non-commercial use, that it may not be used for any purpose other than to identify prospective properties consumers may be interested in purchasing, and that the data is deemed reliable but is not guaranteed accurate by the Centre County Association of REALTORS® MLS. The Centre County Association of REALTORS® MLS may, at its discretion, require use of other disclaimers as necessary to protect participants and/or the MLS from liability.*

* Displays of minimal information (e.g., "thumbnails", text messages, "tweets", etc., of two hundred (200) characters or less are exempt from this requirement but only when linked directly to a display that includes all required
disclosures. For audio delivery of listing content, all required disclosures must be subsequently delivered electronically to the registered consumer performing the property search or linked to through the device’s application. (Amended 05/17)

**Section 18.3.9** Removed (02/13)

**Section 18.3.10** The right to display other Participants listings pursuant to IDX shall be limited to a Participants office(s) holding participatory rights in this MLS.

**Section 18.3.11** Not adopted by CCAR MLS Committee

**Section 18.3.12** Display of expired, withdrawn and sold listings* is prohibited. (Amended 02/16)

*Note: If "sold" information is publicly accessible, display of "sold" listings may not be prohibited. (Adopted 11/14)*

**Section 18.3.13** Display of seller’s(s’) and/or occupant’s(s’) name(s), phone number(s), and e-mail address(es) is prohibited.

**Section 18.3.14** Participants are required to employ appropriate security protection such as firewalls on their websites and displays, provided that any security measures required may not be greater than those employed by the MLS. (Amended 05/12)

**Section 18.3.15** Not adopted by CCAR MLS Committee

**Section 18.3.16** Deceptive or misleading advertising (including co-branding) on pages displaying IDX-provided listings is prohibited. For purposes of these rules, co-branding will be presumed not to be deceptive or misleading if the participant’s logo and contact information is larger than that of any third party. (Option 2) (Adopted 11/09)

**Section 18.4** SERVICE FEES AND CHARGES: Service fees and charges for participation in IDX shall be as recommended annually by the MLS Committee and approved by the Board of Directors. (Additional Information: Policy 3-5)

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**CCAR Policy Manual**

**Section 3 - MLS**

**Policy 3-5**

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CCAR MLS Rules & Regulations, Section 19

Participating Brokers who download the MLS listing database and then place that inventory on their Internet site, shall conform to the following standards and guidelines and the MLS Rules & Regulations.

1. **Broker Reciprocity Agreement:** All Brokers must sign an IDX Agreement to either become an Internet Data Exchange Participant or opt out of becoming an IDX Participant. (See attached agreement.) The right to display other participating brokers listing shall only apply to IDX offices holding full membership rights in CCAR MLS.

2. **Site Appearance and Control:** The site must be under the host MLS Participant's control and appear as the web site of the Participant or Participant's Licensee. Participants hereby warrant that the name(s)
of all consultants (current and future) who are not employees of Participant will maintain a current Virtual Office Website Agreement with the MLS Service. Upon receipt of the Virtual Office Website Participation Agreement and the required $175 compliance fee, the MLS service will notify the MLS vendor to release the requested data.

Corrective action for misrepresenting information on VOW participation agreements:

- 1st offense results in warning and the need to correct within 2 business days
- 2nd offense $1000 fine & suspension of VOW feed for 1 year
- 3rd offense subject to termination of MLS rights, privileges and services with no right to reapply for 3 years. (Adopted 02/15)

Note: Subscriber/Participant will be required to pay any and all costs incurred by CCAR as a result of the corrective actions.

3. General Information: Each Participating Broker’s public web site may contain the same fields of information as those which are provided by the Participating Broker to the MLS Internet provider, with the exception of the following fields of information, which have been designated as “confidential” by the Board of Directors.

Confidential fields not to be shown to the public on Virtual Office websites:
1. Owners name*
2. Owners phone number*
3. Instructions
4. Bonus
5. Types of Listings: Exclusive Right to Sell, Exclusive Agency
6. Buyer agent, dual/variable rate
7. Transaction Licensee, dual/variable rate
8. Seller agent, dual/variable rate
9. Buyer agent commission %
10. Selling Fee
11. Minimum commission
12. Lease fee
13. Days on market
14. Occupancy
15. Effective date and expiration date

*May be placed within “Instructions” field for exclusive agency listings, so agents (only) can access showing instructions. One Participating Broker may not modify or manipulate the data relating to another Participating Broker’s listing. In addition, a detailed display of one Participating Broker’s listing on another Participating Broker’s web site may only contain, inside the body of the display page, the information of the Participating Broker whose listing is being displayed and may not include any contact information or branding of the Participating Broker who owns the web site upon which that listing is displayed. For purposes of this paragraph, the “body of the display page” is defined as the framed space whose borders are delimited by the utmost extent in each direction of the listing text and photo data.

4. Disclaimer: Appearing on the Internet site shall be the following disclaimer: IDX information is provided by the Centre County Association of REALTORS® MLS, exclusively for consumers’ personal, non-commercial use, it may not be used for any purpose other than to identify prospective properties consumers may be interested in purchasing. All information provided is deemed reliable but is not guaranteed accurate by the Centre County Realtors® MLS and should be independently verified. No reproduction, distribution, or transmission of the information at this site is permitted without the written permission from the Centre County Association of REALTORS® MLS.

VIRTUAL OFFICE WEBSITE - PARTICIPATION AGREEMENT

This agreement permits you, as a Participant of the Centre County Association of Realtors® Multiple Listing Service, to share the Service’s Internet Data Exchange (“IDX”), subject to the Service’s Rules and Regulations.

The IDX is a compilation of current listings filed and maintained by the Service. By electing to share in the Service’s IDX, a Participant may display a RETS feed on his or her own website. A Participant may also permit his or her agents to display a RETS feed on their own website. But it is each
Participant who is ultimately responsible for ensuring the compliance of the Participant’s websites as well as the websites of the Participant’s agents. Section 19 of the Service’s Rules and Regulations contains the rules about the use of VOWs.

Section 1. Participant’s Election and Use. Participant elects to share in the Service’s IDX. Participant understands that other Participants sharing in the IDX will be permitted to advertise the Participant’s current listings on the other Participants’ own websites. Participant agrees that his or her use of the VOW will comply with the Service’s Rules and Regulations, specifically Section 19.

Section 2. VOW Provider Summary Form. Upon entering an agreement with any third party to supply, provide, or display the Service’s RETS feed, Participant agrees to promptly submit to the Service the information about the VOW Provider contained on the attached “VOW Provider Summary Form.” Participant agrees to promptly notify the Service of any changes to this information or to the Participant’s website that materially affects the RETS feed’s display.

Section 3. Use by Participant’s Agents. Participant agrees that he or she is responsible for ensuring that the Participant’s agents comply with the Service’s Rules and Regulations, specifically Section 19. Before permitting any of his or her agents to display the IDX on their own websites, the Participant agrees it will have each such agent complete the attached “Agent Display Form” and promptly submit it to the Service.

Section 4. Compliance. Participant authorizes the Service to review the Participant’s website to determine whether it complies with the Service’s Rules and Regulations. A $150.00 cost of review and a $25.00 administrative fee shall accompany each application for data authorization. The fee is to pay for a required compliance check and agent will notify the Service as soon as the website named below displays the data requested in this agreement. Participant also authorizes the Service to review the Participant’s agents’ websites to determine whether they comply with the Service’s Rules and Regulations. As permitted by the Service’s Rules and Regulations, Participant authorizes the Service to contact the VOW Provider and have the Participant’s or Participant’s agents’ RETS feeds disconnected, as the case may be.

IDX 3rd Party Provider Information for PARTICIPANT Site Display

RULES and REGULATIONS

Centre County Association of REALTORS®
MULTIPLE LISTING SERVICE

VIRTUAL OFFICE WEBSITE (VOW)

Section 19.1 VOW DEFINED:

(a) A Virtual Office Website (“VOW”) is a Participant’s Internet website, or a feature of a Participant’s website, through which the Participant is capable of providing real estate brokerage services to consumers with whom the Participant has first established a broker-consumer relationship (as defined by state law) where the consumer has the opportunity to search MLS Listing Information, subject to the Participant’s oversight, supervision, and accountability. A non-principal broker or sales licensee affiliated with a Participant may, with his or her Participant’s consent, operate a VOW. Any VOW of a non-principal broker or sales licensee is subject to the Participant’s oversight, supervision, and accountability.

(b) As used in Section 19 of these Rules, the term “Participant” includes a Participant’s affiliated non-principal brokers and sales licensees – except when the term is used in the phrases “Participant’s consent” and “Participant’s oversight, supervision, and accountability”. References to “VOW” and “VOWs” include all VOWs, whether operated by a Participant, by a non-principal broker or sales licensee, or by an Affiliated VOW Partner (“AVP”) on behalf of a Participant.

(c) “Affiliated VOW Partner” (“AVP”) refers to an entity or person designated by a Participant to operate a VOW on behalf of the Participant, subject to the Participant’s supervision, accountability and compliance with the VOW Policy. No AVP has independent participation rights in the MLS by virtue of its right to receive information on behalf of a Participant. No AVP has the right to use MLS Listing Information except
in connection with operation of a VOW on behalf of one or more Participants. Access by an AVP to MLS Listing Information is derivative of the rights of the Participant on whose behalf the AVP operates a VOW.

(d) As used in Section 19 of these Rules, the term “MLS Listing Information” refers to active listing information and sold data provided by Participants to the MLS and aggregated and distributed by the MLS to Participants.

Section 19.2
(a) The right of a Participant’s VOW to display MLS Listing Information is limited to that supplied by the MLS(s) in which the Participant has participatory rights. However, a Participant with offices participating in different MLSs may operate a master website with links to the VOWs of the other offices.

(b) Subject to the provisions of the VOW Policy and these Rules, a Participant’s VOW, including any VOW operated on behalf of a Participant by an AVP, may provide other features, information, or functions, e.g. Internet Data Exchange (“IDX”).

(c) Except as otherwise provided in the VOW Policy or in these Rules, a Participant need not obtain separate permission from other MLS Participants whose listings will be displayed on the Participant’s VOW.

Section 19.3
(a) Before permitting any consumer to search for or retrieve any MLS Listing Information on his or her VOW, the Participant must take each of the following steps:

i. The Participant must first establish with that consumer a lawful broker-consumer relationship (as defined by state law), including completion of all actions required by state law in connection with providing real estate brokerage services to clients and customers (hereinafter “Registrants”). Such actions shall include, but are not limited to, satisfying all applicable agency, non-agency, and other disclosure obligations, and execution of any required agreements.

ii. The Participant must obtain the name of and a valid email address for, each Registrant. The Participant must send an email to the address provided by the Registrant confirming that the Registrant has agreed to the Terms of Use (described in subsection (d) below). The Participant must verify that the email address provided by the Registrant is valid and that the Registrant has agreed to the Terms of Use.

iii. The Participant must require each Registrant to have a user name and a password, the combination of which is different from those of all other Registrants on the VOW. The Participant may, at his or her option, supply the user name and password or may allow the Registrant to establish its user name and password. The Participant must also assure that any email address is associated with only one user name and password.

(b) The Participant must assure that each Registrant’s password expires on a date certain but may provide for renewal of the password. The Participant must at all times maintain a record of the name, email address, user name, and current password of each Registrant. The Participant must keep such records for not less than 180 days after the expiration of the validity of the Registrant’s password.

(c) If the MLS has reason to believe that a Participant’s VOW has caused or permitted a breach in the security of MLS Listing Information or a violation of MLS rules, the Participant shall, upon request of the MLS, provide the name, email address, user name, and current password, of any Registrant suspected of involvement in the breach or violation. The Participant shall also, if requested by the MLS, provide an audit trail of activity by any such Registrant.

(d) The Participant shall require each Registrant to review, and affirmatively to express agreement (by mouse click or otherwise) to, a “Terms of Use” provision that provides at least the following:

i. That the Registrant acknowledges entering into a lawful consumer-broker relationship with the Participant;

ii. That all information obtained by the Registrant from the VOW is intended only for the Registrant’s personal, non-commercial use;

iii. That the Registrant has a bona fide interest in the purchase, sale, or lease of real estate of the type being offered through the VOW;
iv. That the Registrant will not copy, redistribute, or retransmit any of the information provided except in connection with the Registrant’s consideration of the purchase or sale of an individual property;

v. That the Registrant acknowledges the MLS’s ownership of, and the validity of the MLS’s copyright in, the MLS database.

(e) The Terms of Use Agreement may not impose a financial obligation on the Registrant or create any representation agreement between the Registrant and the Participant. Any agreement entered into at any time between the Participant and Registrant imposing a financial obligation on the Registrant or creating representation of the Registrant by the Participant must be established separately from the Terms of Use, must be prominently labeled as such, and may not be accepted solely by mouse click.

(f) The Terms of Use Agreement shall also expressly authorize the MLS, and other MLS Participants or their duly authorized representatives, to access the VOW for the purposes of verifying compliance with MLS rules and monitoring display of Participants’ listings by the VOW. The Agreement may also include such other provisions as may be agreed to between the Participant and the Registrant.

Section 19.4: A Participant’s VOW must prominently display an e-mail address, telephone number, or specific identification of another mode of communication (e.g., live chat) by which a consumer can contact the Participant to ask questions, or get more information, about any property displayed on the VOW. The Participant, or a non-principal broker or sales licensee licensed with the Participant, must be willing and able to respond knowledgeably to inquiries from Registrants about properties within the market area served by that Participant and displayed on the VOW.

Section 19.5: A Participant’s VOW must employ reasonable efforts to monitor for, and prevent, misappropriation, “scraping”, and other unauthorized use of MLS Listing Information. A Participant’s VOW shall utilize appropriate security protection such as firewalls as long as this requirement does not impose security obligations greater than those employed concurrently by the MLS.

Note: MLSs may adopt rules requiring Participants to employ specific security measures, provided that any security measure required does not impose obligations greater than those employed by the MLS.

Section 19.6

(a) A Participant’s VOW shall not display listings or property addresses of any seller who has affirmatively directed the listing broker to withhold the seller’s listing or property address from display on the Internet. The listing broker shall communicate to the MLS that the seller has elected not to permit display of the listing or property address on the Internet. Notwithstanding the foregoing, a Participant who operates a VOW may provide to consumers via other delivery mechanisms, such as email, fax, or otherwise, the listings of sellers who have determined not to have the listing for their property displayed on the Internet.

(b) A Participant who lists a property for a seller who has elected not to have the property listing or the property address displayed on the Internet shall cause the seller to execute a document that includes the following (or a substantially similar) provision:

**Seller Opt-Out Form**

1. Please check either Option a or Option b

   a. [ ] I have advised my broker or sales agent that I do not want the listed property to be displayed on the Internet OR

   b. [ ] I have advised my broker or sales agent that I do not want the address of the listed property to be displayed on the Internet.

2. I understand and acknowledge that, if I have selected option a, consumers who conduct searches for listings on the Internet will not see information about the listed property in response to their search.

   __________ Initials of seller

(c) The Participant shall retain such forms for at least one year from the date they are signed, or one year from the date the listing goes off the market, whichever is greater.
Section 19.7
(a) Subject to subsection (b), a Participant’s VOW may allow third-parties

i. to write comments or reviews about particular listings or display a hyperlink to such comments or reviews in immediate conjunction with particular listings, or

ii. display an automated estimate of the market value of the listing (or hyperlink to such estimate) in immediate conjunction with the listing

(b) Notwithstanding the foregoing, at the request of a seller the Participant shall disable or discontinue either or both of those features described in subsection (a) as to any listing of the seller. The listing broker or agent shall communicate to the MLS that the seller has elected to have one or both of these features disabled or discontinued on all Participants’ websites. Subject to the foregoing and to Section 14.8, a Participant’s VOW may communicate the Participant’s professional judgment concerning any listing. A Participant’s VOW may notify its customers that a particular feature has been disabled “at the request of the seller.”

Section 19.8: A Participant’s VOW shall maintain a means (e.g., e-mail address, telephone number) to receive comments from the listing broker about the accuracy of any information that is added by or on behalf of the Participant beyond that supplied by the MLS and that relates to a specific property displayed on the VOW. The Participant shall correct or remove any false information relating to a specific property within 48 hours following receipt of a communication from the listing broker explaining why the data or information is false. The Participant shall not, however, be obligated to correct or remove any data or information that simply reflects good faith opinion, advice, or professional judgment.

Section 19.9: A Participant shall cause the MLS Listing Information available on its VOW to be refreshed at least once every three (3) days.

Section 19.10: Except as provided in these rules, the NATIONAL ASSOCIATION OF REALTORS® VOW Policy, or any other applicable MLS rules or policies, no Participant shall distribute, provide, or make accessible any portion of the MLS Listing Information to any person or entity.

Section 19.11: A Participant’s VOW must display the Participant’s privacy policy informing Registrants of all of the ways in which information that they provide may be used.

Section 19.12: A Participant’s VOW may exclude listings from display based only on objective criteria, including, but not limited to, factors such as geography, list price, type of property, cooperative compensation offered by listing broker, and whether the listing broker is a REALTOR®.

Section 19.13: A Participant who intends to operate a VOW to display MLS Listing Information must notify the MLS of its intention to establish a VOW and must make the VOW readily accessible to the MLS and to all MLS Participants for purposes of verifying compliance with these Rules, the VOW Policy, and any other applicable MLS rules or policies.

Section 19.14: A Participant may operate more than one VOW himself or herself or through an AVP. A Participant who operates his or her own VOW may contract with an AVP to have the AVP operate other VOWs on his or her behalf. However, any VOW operated on behalf of a Participant by an AVP is subject to the supervision and accountability of the Participant.

Section 19.15: A participant’s VOW may not make available for search by or display to Registrants any of the following information:
(a) expired and withdrawn listings
   Note: Due to the 2015 changes in IDX policy and the requirement that participants be permitted to make MLS listing information available to Registrants of VOW sites where such information may be made available via other delivery mechanisms, MLSs can no longer prohibit the display of pending (“under contract”) listings on VOW sites.
(b) the compensation offered to other MLS participants
(c) the type of listing agreement, i.e., exclusive right-to-sell or exclusive agency
(d) the seller’s and occupant’s name(s), phone number(s), or e-mail address(es)
(e) instructions or remarks intended for cooperating brokers only, such as those regarding showings or security of listed property
Section 19.16: A participant shall not change the content of any MLS listing information that is displayed on a VOW from the content as it is provided in the MLS. The participant may, however, augment MLS listing information with additional information not otherwise prohibited by these rules or by other applicable MLS rules or policies, as long as the source of such other information is clearly identified. This rule does not restrict the format of display of MLS listing information on VOWs or the display on VOWs of fewer than all of the listings or fewer than all of the authorized information fields.

Section 19.17: A participant shall cause to be placed on his or her VOW a notice indicating that the Centre County Association of REALTORS® MLS listing information displayed on the VOW is deemed reliable, but is not guaranteed accurate by the Centre County Association of REALTORS® MLS. A participant’s VOW may include other appropriate disclaimers necessary to protect the participant and/or the MLS from liability.

Section 19.18: Display of Information: The display of another company’s listing must contain the listing company name and the listing agent name. The listing company information must appear immediately adjacent to or following the property information. If the IDXs host display any contact information, immediately adjacent to or following the property information, the contact information cannot be any larger than the listing company information and must be the same style and color. If host information is bold, listing company/agent information must be bold as well.

Note: The number of listings that may be viewed, retrieved, or downloaded should be specified by the MLS in the context of this rule, but may not be fewer than one hundred (100) listings or five percent (5%) of the listings in the MLS, whichever is less.

Section 19.19 Not adopted by CCAR MLS Committee

Section 19.20 Not adopted by CCAR MLS Committee

Section 19.21: A participant may display advertising and the identification of other entities (“co-branding”) on any VOW the participant operates or that is operated on his or her behalf. However, a participant may not display on any such VOW deceptive or misleading advertising or co-branding. For purposes of this section, co-branding will be presumed not to be deceptive or misleading if the participant’s logo and contact information (or that of at least one participant, in the case of a VOW established and operated on behalf of more than one participant) is displayed in immediate conjunction with that of every other party, and the logo and contact information of all participants displayed on the VOW is as large as the logo of the AVP and larger than that of any third party.

Section 19.22: A participant shall cause any listing displayed on his or her VOW obtained from other sources, including from another MLS or from a broker not participating in the MLS, to identify the source of the listing.
In the case of SUPRA products leased from UTCFS to CCAR and subsequently leased from CCAR to Keyholders that are lost, destroyed, damaged, or stolen, CCAR will collect the required replacement fee unless the Keyholder purchased loss and theft insurance and the requirements of the insurance coverage are satisfied.

RISK OF LOSS; RETURN OF DISPLAYKEY

No loss, damage or destruction to the SUPRA equipment shall relieve Keyholder of any obligation under the Lease arrangements, except to the extent any such loss, damage or destruction is directly caused by the negligence of CCAR. The cost for replacing any equipment that is lost, damaged or destroyed and the damages to be paid by Keyholder for failing to return the equipment upon termination of the executed lease is set forth below. Replacements may be refurbished equipment.

<table>
<thead>
<tr>
<th>DisplayKEY</th>
<th>DisplayKEY Cradle</th>
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<tbody>
<tr>
<td>$150.00</td>
<td>$99.00</td>
</tr>
</tbody>
</table>

Cost of loss/theft insurance for Keyholder Display Key shall be set at $25.00 a year.

Keyholders may elect to purchase insurance against loss or theft for the term of their lease contract. In the event of loss or theft Keyholder must agree to supply a copy of a police report to CCAR and CCAR will replace any item listed on the police report that is part of the Display Key. The Keyholder is to acknowledge in writing their understanding that each year on the anniversary date of the installation they will be charged the above amount, unless the insurance option is otherwise terminated in writing and filed with CCAR.
“NOTE TO MLS PARTICIPANT OFFICE APPLICANT – Lock Boxes:  It is required that Participant Offices utilize the current lock box system. New and existing Participant Offices will be required to lease from the Association (CCAR) or acquire, at their own expense, compatible system ready lock boxes. Further, any lockboxes purchased outside of the association lease may not be included in any future one-for-one Association (CCAR) contract upgrade/exchange.”
Membership Luncheon Meetings/locations: Meetings will be held at various locations throughout the year in conjunction with program planning.

Membership Meetings, Seminars, Programs: Functions are developed for the benefit of individuals who by payment of local dues have associated with Centre County Association of REALTORS®.

The following individuals will not be required to pay published membership meeting meal fees:

1. REALTOR® and Business Partner members being introduced as new members at their first membership meeting (only) following orientation and/or Board approval.
2. Program speakers, participants and invited program guests
3. REALTORS® of the Year
4. Association Staff

Non-members wishing to attend member functions, including membership meeting luncheons or breakfasts, will be charged the same cost as members plus $15.

Exceptions to the non-member fee policy are guests and spouses at the Association’s events.
CCAR Policy Manual

Section 4 SERVICES

Policy 4-2

Effective: 01/01/97
Revised: 08/10/00
Sunset None Stated
Source: Board Policy

Subject: Educational Scholarships

The Education Committee will award up to ten (10) $100 Scholarships each year to CCAR REALTOR® members in good standing in the following manner:

(1) Scholarship winners will be drawn at Membership Luncheon Meetings.

(2) Recipient will receive a letter from the Executive Officer explaining:
   (a) Recipient has 12 months in which to register for any real estate or computer oriented course, including MCE classes.
   (b) Recipient must submit to the Association’s Executive Officer, a copy of payment for course/class and verification of successful completion in order to receive scholarship money.
   (c) If an unused portion of the Scholarship exists after 12 months, recipient will have up to one more year to register for another class to use the remaining portion of the scholarship. If the unused portion is not used within the 2nd year, the remaining portion of the scholarship will be forfeited.

(3) Any forfeited “full” scholarship dollars will be re-issued to another REALTOR® member with another drawing at any Membership meeting where scholarship drawings are held.

(4) Any forfeited “partial” scholarship dollars will be set aside in an account to use for educational materials or for future educational speakers at CCAR events.

(5) A REALTOR® may only win one CCAR scholarship per year.
General Requirements and Information
❖ All receipts for travel must be submitted to the Executive Officer for reimbursement.
❖ Eligible receipts include registration fees, airfare, car mileage, room accommodations, and food. (Personal car mileage allowance will be at the Federal IRS rate.)
❖ The dollar amount noted below is the maximum that will be paid by the Centre County Association of REALTORS® to the individual indicated.
❖ All expenses above the Travel Policy amount is the responsibility of the individual traveling.

PAR Meetings (Based on three meetings per year)
President, representing CCAR as a Director Up to $2,000
Vice President, representing CCAR as a Director Up to $2,000
Executive Officer Up to $2,000
Board of Directors or Members at Large serving on PAR Committees Up to $1,000
Substitutes: If a Director is unable to attend, the President may appoint an alternate (substitute). The substitute would be eligible for the same reimbursement as stated above, and would be required to vote and attend all meetings deemed necessary by the President. If the Executive Officer is unable to attend a meeting, there will be no substitution made.

PAR Convention (Based upon one per year)
President or Vice President, representing CCAR as a Director Up to $900.00
Substitutes: If a Director is unable to attend a meeting, the President may appoint an alternate (substitute). The substitute would be eligible for up to $460.00 reimbursement. Note. An alternate would only be appointed if needed to vote in a Director’s absence.

NAR Convention and Mid-Year Meetings
Vice President, representing CCAR as a Delegate (convention) $2,500.00
President or VP, representing CCAR (Mid-year) $2,000.00
Executive Officer $2,000.00
Substitutes: Past President as alternate for President or Vice President

Association Executive Institute or equivalent NAR/PAR training-
Executive Officer Up to $2,500 yearly
Substitutes: None

Unidentified Travel
At its discretion the Board of Directors may authorize travel allowance up to $600 per annum for membership travel to meetings deemed necessary and essential for the good of the Association. Such requests shall be made in writing, by members requesting the travel allowance, no later than the meeting of the Board of Directors which occurs immediately prior to the anticipated travel. No member shall receive more than $200 per occurrence. Written report shall be submitted within 30 days after the authorized travel by member prior to reimbursement of travel allowance.
Forward your reimbursement Request (with receipts attached) to the Executive Officer.

TRAVEL EXPENSE REIMBURSEMENT FORM

Date(s) of Travel: ____________________________________________________________

Purpose of Trip: _____________________________________________________________

EXPENSES: (Receipts required.)

Air Fare: $___________

Automobile: _________ @ current IRS rate $___________

Lodging: $___________

Meals: $___________

TOTAL Reimbursement Requested: $___________

__________________________
Name (Please print)

__________________________  ____________________
Signature                          Date
Policy 4-4

Subject: Orientation Requirements for Previous CCAR Members / MLS Subscribers

Any REALTOR® member / MLS Subscriber having more than 12 months interruption in CCAR membership / MLS Subscribership will be required to re-apply for membership / MLS Subscribership and complete the appropriate CCAR Protocol Review(s) (Orientation Program(s)).
Policy 4-5

All donation solicitations at CCAR functions require prior approval by the Board of Directors.
The PAR Directors, representing CCAR will be the President and Vice President, with the Alternate to be determined by the Board of Directors.

If the current President or Vice President will already be serving as a PAR Director in another capacity, the Board may choose to appoint another PAR Director. If so, the Immediate Past President, respectively, shall be given first consideration for this position.
REALTORS® in good standing with the Centre County Association of REALTORS®, retiring from the real estate business after 15 or more years of continuous membership with the Centre County Association are qualified for the following status of membership:

J. Alvin Hawbaker Membership (in honor of Past President J. Alvin Hawbaker)

Services to be provided to members of the J. Alvin Hawbaker Membership:
   (1) Complimentary subscription to the CCAR Newsletter
   (2) Invitations to all CCAR Activities

Cost of membership:
$25.00 annually, plus applicable registration fees assigned to CCAR activities.
The President will recommend to the Board of Directors for approval the REALTOR® of the Year Chair and committee members in accordance with the annual committee appointment policy.

The committee shall consist of seven CCAR members and shall include only one appointee from any member offices. If a member of the committee or a committee member’s immediate family (spouse, parent, and child) is nominated for this award, they will withdraw from the selection committee and the chairperson would select an alternate, from the same company, if possible. Committee members shall reflect demographics of membership to include representation of large and small firms as well as non residential practitioners.

The recipients of the categories for REALTOR® of the YEAR shall be maintained in secret until announced at a designated membership meeting. Only the names of the recipients will be publicized. The identification of other nominees shall remain confidential.

REALTOR® recognition shall be in the following categories:
- REALTOR® of the YEAR - REALTOR® Spirit
- REALTOR® of the YEAR - Civic Activity
- REALTOR® of the YEAR - Business Accomplishments
- REALTOR® of the YEAR - REALTOR® Association Activity

Plaques denoting each winner of the four awards shall be presented to the recipients at the time of the selection announcement. The Association wall plaque shall be updated with individual wall plates to continue to recognize the respective winners.

The recipient of each recognition is encouraged to assist with preparation of news releases to be submitted in the Centre Daily Times and REALTOR@CCAR Newsletter.

Self nominations are not permitted. The nominee should be category specific when the application is completed. Nomination may be made for a person in more than one category.

The nomination and application forms (attached) must be submitted to Brokers/Designated REALTORS® for all member offices outlining requirements and deadlines for response.

The individual submitting a nomination will have an opportunity to appear before the committee to provide a verbal recommendation before committee selects the recipients.

Selection of recipient by voice or ballot determines individual to be named REALTOR® of the Year. By virtue of the office, the sitting and immediate Past President are not eligible during their tenure to be a nominee for any category of REALTOR® of the YEAR because of the current president's involvement in local, state and national activities.
REALTOR® RECOGNITION
Nomination Form
Deadline for Submitting Nomination, __________________ - 5:00 PM

<table>
<thead>
<tr>
<th>NOMINEE:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>REAL ESTATE FIRM:</td>
<td></td>
</tr>
<tr>
<td>Nomination Submitted by:</td>
<td></td>
</tr>
<tr>
<td>Print Name</td>
<td>Signature</td>
</tr>
</tbody>
</table>

**Mandatory Requirements for REALTOR® of the Year**

- A REALTOR® being considered for the award must be a member in good standing of both their local Association and the Pennsylvania Association of REALTORS®.
- The REALTOR® shall have been a member of the Centre County Association of REALTORS® and actively engaged in the profession for a minimum of 3 consecutive years preceding making application for an award.
- The REALTOR® shall at all times demonstrate high principles, faithfulness and adherence to laws, regulations of location Association, Code of Ethics, Broker and fellow REALTORS®.

**Criteria for Selection of REALTORS® of the Year** - The selection committee shall select and recognize the REALTORS® of the Year in the following

- REALTOR® of the YEAR - REALTOR® Spirit
- REALTOR® of the YEAR - Civic Activity
- REALTOR® of the YEAR - Business Accomplishments
- REALTOR® of the YEAR - REALTOR® Association Activity

(This section to be completed by nominee's Broker of Record or Designated REALTOR®.)

I acknowledge that __________________________ has met all of the mandatory requirements for REALTOR® of the Year as state above.

<table>
<thead>
<tr>
<th>(Type or Print Broker Name)</th>
<th>(Signature of Broker)</th>
</tr>
</thead>
</table>

Date: ____________________
Pease complete the following application regarding this nomination for recognition for the immediate past year. The Committee will need this application completed and returned to the Association office in an envelope marked "Confidential", to the attention of our Executive Officer. The application should be typewritten. The applicant's activities should focus on the past year but supportive information from previous years may be used. In order for the applicant to be considered, the application must be returned to the Executive officer no later than _______________. (Please enclose a current photograph for the applicant.)

**Application Form for REALTOR® RECOGNITION**

Mandatory Requirements for REALTOR® of the Year

- A REALTOR® being considered for the award must be a member in good standing of the local association, the Pennsylvania Association of REALTORS® and the National Association of REALTORS®.
- The REALTOR® shall have been a member of the Centre County Association of REALTORS® and actively engaged in the profession for a minimum of 3 consecutive years preceding making application for an award.
- A REALTOR® being considered for an award shall at all times demonstrate high principles, faithfulness and adherence to laws, regulations of location Association, Code of Ethics, Broker and fellow REALTORS®.

**Criteria for Selection of REALTORS® of the YEAR:**
The selection committee shall select and recognize the following categories:

- REALTOR® of the YEAR - REALTOR Spirit
- REALTOR® of the YEAR - Civic Activity
- REALTOR® of the YEAR - Business Accomplishments
- REALTOR® of the YEAR - REALTOR® Association Activity

If more space is needed, than allowed on the Application, you may attach additional pages.
REALTOR® SPIRIT
The Nominee has demonstrated exceptional helpfulness to REALTORS® and co-workers and has consistently exceeded expectations in providing outstanding customer/client service.

In paragraph form please describe how the nominee has performed in this area:

CIVIC ACTIVITY
The Nominee has demonstrated active involvement in local, state, and/or national activities, in civic and service oriented clubs and organizations, charitable activities, political commissions, and fraternal or religious groups.

In paragraph form please describe how the nominee has performed in this area:

BUSINESS ACCOMPLISHMENT
The Nominee has recognized good business conduct and production, service to clients and customers, imaginative and creative advertising and marketing programs, real estate rehabilitation work, land use planning and development in residential or property management or commercial activities.

In paragraph form please describe how the nominee has performed in this area:
REALTOR® ASSOCIATION ACTIVITY (CCAR, PAR and NAR)
The Nominee has been a willing participant in the Board of Directors, committees, special assignments, seminars, educational programs and/or has been active in the regional chapter of Institutes and Affiliates of NAR, participated in State Conventions, State Board of Directors meetings, and educational conferences. The nominee has been involved at the National Association level through committee work, office or attendance at the National Conventions.

In paragraph form please describe how the nominee has performed in this area:

Congratulations, again! And thank you for completing this application.
Remember:
• Return the completed nomination & application forms to the Association office in an envelope marked "Confidential", to the Attention of our Executive Officer, no later than ________________.
• The application should be typewritten.
• Focus on immediate past year, but you may use supportive information from previous years.
• Please enclose a current photograph of the nominee.
Effective: 06/12/97  
Revised: 03/19/09  
Sunset: 11/15/12  
Source: Board Policy  
Subject: CCAR Medical Insurance Program
Policy 4-10

Effective: 09/09/04
Revised: N/A, 11/04/12
Sunset: 11/15/12
Source: Board Policy

Subject: CCAR Equipment Lending Policy
CCAR Policy Manual

Section 4 SERVICES

Policy 4-11

Effective: 08/12/04
Revised: 12/15/11, 11/20/13
Sunset: None Stated
Source: Board Policy

Subject: Memorial and/or Condolence Funds

1. Memorials from the association may be sent to appropriate charitable organizations for purposes of recognizing personal circumstances, or to commemorate or to memorialize situations including disasters, illness and death of REALTOR® members or their immediate family. Funding for these purposes will be done in conjunction with the CCAR annual budget as determined by the Board of Directors.

2. A memorial contribution not to exceed $100 each may be forwarded in the event of a death of REALTOR® member or their immediate family.

3. In the event of a local disaster, a contribution as recommended by the President of CCAR in an amount not to exceed $200 per event (any amount greater shall be approved by the Board of Directors) may be forwarded to corporate or charitable organizations which will assist in the recovery situation. All other charitable contributions by CCAR will be recommended to the Board of Directors in conjunction with annual fund raising projects.

4. Condolence cards on behalf of the President and Board of Directors will be forwarded when information is provided to all other family members as appropriate and as requested.
In consideration of giving appropriate recognition for outstanding service by Centre County Association of REALTORS® and Business Partner Members, nominations of outstanding service may be submitted by fellow Business Partners or REALTOR® members to the Membership Committee. Criteria for consideration of Outstanding Service are to be included in the Nomination Application.

Recipient recognition and announcement and Certificate of Outstanding Service will be presented to the recipient at Membership Meetings. News releases for Outstanding Services performed will be published in the CCAR newsletter and the local newspaper.
Nomination Application

In order to be eligible for nomination, the following qualifying criteria will apply:

1) Nominee must hold current membership as either a REALTOR® or a Business Partner member
2) Nominee must be in good standing with CCAR
3) Only one category may be submitted per nomination
4) Nominee may be recognized only one time every 12 months
5) Nominee must have performed outstanding service within the previous six months

In recognition for Outstanding Service in the category selected

- Business Partner
- Political Activity
- Community Service
- Professional Conduct
- Other Category (Describe) __________________

__________________________________, ___________________________________
(Name of Nominee) (Nominee's Company)
has performed above and beyond typical professional services and this nomination for Outstanding Service is submitted for consideration and recognition by CCAR. The basis for recognition including dates of service is as follows:

____________________________________________________________________________
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____________________________________________________________________________
____________________________________________________________________________

___________________________________________________________
Submitted by Signature/Name Printed  Name of Nominee's Company  Date
CCAR Policy Manual

Section 4 SERVICES

Policy 4-13

Effective: 04/21/05  
Revised: N/A  
Sunset: None Stated  
Source: NAR Bylaws  
Subject: CCAR REALTOR® Emeritus

Any person who has held membership in the National Association as a REALTOR®, REALTOR-ASSOCIATE®, or a combination of both, for a cumulative period of 40 years in one or more Associations of REALTORS®, is eligible for REALTOR® Emeritus status. Upon approval by the Board of Directors of the NATIONAL ASSOCIATION OF REALTORS®, no further payment of dues is necessary to the National Association by the Member Association of which the REALTOR® Emeritus is a member. However, individual Emeritus members are not required to personally pay any special assessments but their respective boards must still figure these individuals into the formula when calculating the assessments due from the Board to NAR.

The dues waiver does not take effect until the following 'dues season'. For example, members approved as Emeritus at the Midyear or Annual meetings would have their dues waived starting when dues are due and owing by the local associations as of January 1 each year.

Award of REALTOR® Emeritus status and waiver of local membership dues by Centre County Association of REALTORS® shall apply simultaneous with approval of by NAR. A standard certification form* (provided by NAR) is necessary to begin the approval process for a REALTOR® Emeritus candidate, which is to be filled out by the local Association. Any available documentation that would provide reasonable substantiation of 40 years’ membership should be attached to the form when it is returned to the National Association.

*Completed certification form and proof of membership to: Information Central, National Association of REALTORS®.
CCAR Policy Manual

Section 4 SERVICES

Policy 4-14

Effective: 10/21/10
Revised: 04/17/13
Sunset: None Stated
Source: Board Policy

Subject: Temporary or Emergency CCAR Office Closing

- If an employee is ill, or must be absent because of an emergency, the employee is required to call, or have someone else call the office by 8:30 a.m. stating the reason for the absence.

Due to an unscheduled absence of the Executive Officer and Member Services Coordinator during the same business day, the Events Coordinator will immediately notify the President of the Board.

The Events Coordinator will prepare and send an email notification to the membership informing them that the office will be closed during the afternoon business hours.

- In the case of bad weather, if the State College Area School District has announced a delay/cancellation on the day of a scheduled Board of Directors’ or committee meeting, those will be cancelled. Reschedule date TBD. If the SCASD has announced a delay/cancellation and active inclement weather is present, the CCAR office will delay opening one – two hours. If at all possible, the Executive Officer will prepare and send an email notification to the membership notifying them of the delay in opening the office.

- If the CCAR office needs to close early due to bad weather, the President of the Board will be notified and an email notification will be prepared and sent to the membership informing them that the office will be closing early.

- The President of the Board of Directors will keep a set of keys to the CCAR office during his/her term. The keys will be passed to the next President of the Board for their term in office.
We recognize the importance of protecting the personal information you provide at the https://ccarinc.realtor web site. We maintain the following privacy policy:

1. We gather the following types of information needed to process your transactions, fulfill your requests, and maintain our membership records:
   - Contact information you provide (for example, your personal and business addresses, phone and fax numbers, firm affiliations and titles).
   - Tracking information which our Web server automatically recognizes each time you visit one of our sites or communicate with us by e-mail (for example, your domain name, your e-mail address, and what pages you visit); and
   - Information you volunteer, via applications or surveys (for example, education, designations, specialties, affiliations with other real estate organizations and general demographic data).

2. We use this information to:
   - Improve and customize the content and layout of our sites.
   - Notify you of updates to our sites.
   - Notify you of relevant products and services.
   - Notify you of upcoming events and programs.
   - Compile specialty directories about which you will be made aware.
   - Track usage of our sites.

3. We will not share, sell or otherwise provide other information about you to third parties.

4. Credit information that you and credit authorizers provide when you make payments by credit card or electronic check for services via www.ccarinc.realtor will only be used to process the transactions you request. This information will be provided to and maintained by reputable credit reporting databases, but will never be sold, shared or provided to other third parties.

5. We maintain security procedures and standards which we believe are as safe as today’s technology permits. We test these procedures and modify them regularly as new technologies become feasible.

6. You may edit your personal contact information directly in the password protected https://ccarinc.realtor system or by contacting your local REALTOR® association.
Table of Contents

I. Introduction

II. Definition and Types of Emergencies
   a. Environmental Accident
   b. Fire
   c. Flood
   d. Intruder in the Building
   e. Severe Weather
   f. Terrorist Threats

III. Evacuation Route & Procedures to Follow
     a. Staff Meeting Area

IV. Safety Procedures to Follow
    a. Calling Emergency Personnel

V. Roles in an Emergency

VI. Off-Site Relocation
    a. Building

VII. Shelter-In Place Plan
     a. Part of Building to Gather

VIII. Records Preservation

IX. Vital Records

X. Employee Contacts

XI. Vendor Contacts

XII. Emergency Services
I. Introduction

a. Purpose and Objectives

The purpose of the Centre County Association of REALTORS® Disaster Preparedness and Continuity Plan is to provide a plan of action in the event of a disaster, hazard or other emergency which would threaten the safety of employees, impair the Association’s assets, and disrupt business operations.

While not all disasters, hazards, and emergencies can be prevented, a carefully thought out plan can better equip the Association when such events occur.

The plan covers, but is not limited to:
- employee safety
- organization survival and continuity
- asset protection
- mitigation of adverse economic conditions & interruptions to business operations
- provision for alternate means of operation
- communications management

b. Definition of disaster, hazard or other emergency

Any unplanned event which can cause injury to employees, customers, members, or the public; or one that can disrupt business operations or cause physical or environmental damage.

Events which meet the above criteria include, but are not limited to, floods, hurricanes, tornadoes, storms, fire, and environmental accident.
II. Types of Emergencies

**Environmental Accidents** – Biological, chemical or radioactive threats fall under this category. Biological can be deliberate or accidental release of germs or other biological substances. Chemical can include toxic gases, liquids or solids that can poison people and the environment.

**Fire** – Any hazardous smoke or flames in the building is to be considered a fire emergency. How you react in the event of fire depends on how well you have prepared for a fire emergency. Therefore, employees must be familiar with the evacuation procedure in this document.

**Flood** – Water entering the building from heavy rainfall or nearby streams is to be considered a flood emergency.

**Intruder** – An Intruder is a person who attempts to gain unauthorized access to the building to inflict damage, harm employees or steal property.

**Severe Weather** – Hurricanes, blizzards, and tornados are all considered severe weather emergencies.

**Terrorist Threats** – Such a threat is defined as a person communicating, either directly or indirectly, a threat to:
1. commit any crime of violence with intent to terrorize another;
2. cause evacuation of a building, place of assembly, or facility of public transportation; or
3. otherwise cause serious public inconvenience, or cause terror or serious public inconvenience with reckless disregard of the risk of causing such terror or inconvenience.

III. Evacuation Route and Procedures to Follow

As soon as the alarm sounds, or another signal is given to evacuate, employees and visitors must leave the building at once.

Employees are asked to walk quickly out of the building, being careful on the stairs and mindful of conditions. Employees may take with them whatever they can immediately find and carry in one hand.

After reaching the outside of the building, evacuated employees and visitors will meet in the parking lot of Energy Cap next door.

Report any missing employees to the emergency personnel that respond.

Evacuated employees and visitors are asked to remain in the parking lot next door until given an “all clear” signal or further instruction.
IV. Safety Procedures to Follow

During any type of emergency it is vitally important to remain calm. The Executive Officer will determine the severity of the emergency and whether or not evacuation is needed. Regardless, the following are the procedures you should take in order to ensure your safety as well as the safety of your co-workers, members and customers:

- Call 911
- Inform Staff of emergency situation including instructions to follow and appropriate responsibilities
- Move to a safe place
- Call Board President

Vacate Building -- See Section III for meeting location should the building need to be vacated.

Shelter-In-Place – See Section VII for procedures to follow.

- Determine type and severity of emergency
- What happened?
- When did it happen?
- What was the suspected cause?
- What are the next steps to take?
- Activate Business Continuity Plan – tool to assist when an emergency/tragedy occurs
- Manage the incident
- Proceed with responsibilities as outlined in this Manual
- Restoration of Business
- Staff Debriefing
- Analyze the procedures in place to determine their effectiveness and or any loop holes
V. Roles in an Emergency

A. Board
- President to advise Board and Members of emergency status and updates
- Leads emergency preparedness, reaction, and recovery planning
- Ensures that adequate planning and preparation is done to meet challenges
- Ensures the employees are adequately knowledgeable and trained
- Ensures that building and safety systems are in safe working order
- Ensures that proper procedures are followed in the best interest of all involved

B. Executive Officer
- Executive Officer to advise President and Board of emergency situation
- Updates procedures manual as needed
- Documents problems/safety issues
- Seeks resolution to safety problems
- Monitors threatening conditions
- Serves as emergency coordinator
- Calls emergency personnel to deal with situations
- Calls technical vendors to acquire replacement equipment
- Oversees the restoration of data

E. All employees
- Be aware of and report any safety or security concerns.
- Know safety procedures
- Use good judgment in any situation
- Each dispersed employee to report to Executive Officer

VI. Offsite Relocation

If an event occurs which requires working at an alternative site(s), the Executive Officer will advise the Board of Directors.

The Executive Officer is to temporarily work from home as an emergency facility.

It may be necessary to contact local commercial REALTORS® to locate immediately available space.

One other option is for employees to work from home. This option would only apply based on the nature of the work involved, access to our systems, access to paper files, etc.

VII. Shelter in Place Plan

A shelter in place means that employees and visitors should stay inside the building and not go outside. The plan is activated by the Executive Officer announcing it either by phone, email or in person.

The shelter in place location shall be designated as the small conference room / kitchen. CCAR will ensure that disaster supplies are made available.
VIII. Records Preservation

To minimize losses, duplicates will be made of all vital records, computer data, customer lists, accounting data other documents or media that are essential to business operations. These duplicates will be stored off-site, and are referred to in-depth in the Vital Records section at the back of this document.

Records to be preserved shall include:
- Computerized backups from all servers which shall encompass membership records, saved documents and accounting/payroll – the current system is Carbonite online backup
- Contact names and account numbers for insurance purposes
- Vendor Contact sheets

IX. Vital Record

Name of the Record: ________________________________________________________________

It is backed up or archived?  □ Yes  □ No

What is the format?  □ CD  □ Paper Form  □ Carbonite Online Backup

□ Other ________________________________________________________________

Where is it stored? ____________________________________________________________

Function it supports:  ___________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

Recovery Notes:  ______________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________
# Critical Situation Alert System

**Report Description:**
This is the notification hierarchy or call tree that will be executed once the plan is activated showing calling responsibilities and contact information.

<table>
<thead>
<tr>
<th>Association Executive Officer:</th>
<th>Lyn Gotwalt</th>
<th>Calls 3 People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Address:</td>
<td>500 Loveville Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Warriors Mark, PA 16877</td>
<td></td>
</tr>
<tr>
<td>Home Phone:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cell Phone:</td>
<td>(814) 308-3391</td>
<td></td>
</tr>
<tr>
<td>Work Phone:</td>
<td>(814) 238-7622 Ext. 1</td>
<td></td>
</tr>
<tr>
<td>Work Email:</td>
<td><a href="mailto:Lyn@ccarinc.realtor">Lyn@ccarinc.realtor</a></td>
<td></td>
</tr>
</tbody>
</table>

| Association President:         | Kate Tosto                                |
|                               | Makes No Calls                           |
| Home Address:                  | 621 W Main Street                        |
|                                | Boalsburg, PA 16827                      |
| Home Phone:                    |                                          |
| Cell Phone:                    | (814) 280-2177                           |
| Work Phone:                    | (814) 231-8200                           |
| Work Email:                    | kate@statecollegehomes.com               |

<table>
<thead>
<tr>
<th>Assoc. Member Services Coordinator:</th>
<th>Wendy McCloskey</th>
<th>Makes No Calls</th>
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<tbody>
<tr>
<td>Home Address:</td>
<td>952 East High Street</td>
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<td></td>
<td>Bellefonte, PA 16823</td>
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<tr>
<td>Home Phone:</td>
<td>(814) 571-7105</td>
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<tr>
<td>Cell Phone:</td>
<td>(814) 238-7622 Ext. 2</td>
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<tr>
<td>Work Phone:</td>
<td>(814) 238-7622 Ext. 2</td>
<td></td>
</tr>
<tr>
<td>Work Email:</td>
<td><a href="mailto:wendy@ccarinc.realtor">wendy@ccarinc.realtor</a></td>
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<tr>
<th>Assoc. Administrative Asst:</th>
<th>Sher Simcisko</th>
<th>Makes No Calls</th>
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<tr>
<td>Home Address:</td>
<td>128 Hoy Street</td>
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<tr>
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<td>State College, PA 16801</td>
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<tr>
<td>Home Phone:</td>
<td>(814) 933-9199</td>
<td></td>
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<tr>
<td>Cell Phone:</td>
<td>(814) 238-7622 Ext. 3</td>
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</tr>
<tr>
<td>Work Phone:</td>
<td>(814) 238-7622 Ext. 3</td>
<td></td>
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<tr>
<td>Work Email:</td>
<td><a href="mailto:sher@ccarinc.realtor">sher@ccarinc.realtor</a></td>
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</table>
## XI. Vendor Contact Information—Emergency Preparedness

<table>
<thead>
<tr>
<th>Type</th>
<th>Name, Contact</th>
<th>Tax ID #</th>
<th>Address</th>
<th>Account #</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
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<tbody>
<tr>
<td></td>
<td>YourMembership.com Previously Affiniscape</td>
<td></td>
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<td></td>
<td></td>
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<td><a href="mailto:accounting@affiniscape.com">accounting@affiniscape.com</a></td>
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<tr>
<td>Type: <strong>Insurance</strong></td>
<td>Aon Risk Services, Inc of Maryland NAR Association Liab</td>
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<tr>
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<td>Boyer &amp; Ritter Romulus Comly</td>
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<td>McQuaide Blasko Inc Cristin Long</td>
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<td>First National Bank Mike Shuey</td>
<td></td>
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<td>State College, PA 16801</td>
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<td><a href="mailto:chinkle@reliancebank.com">chinkle@reliancebank.com</a></td>
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<tr>
<td>Cleaner</td>
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<td></td>
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<tr>
<td>Equipment</td>
<td>Nittany Office Equipment Accounts Payable</td>
<td></td>
<td>1207 S Atherton Street</td>
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<td>Lemoyne, PA 17043-1213</td>
<td>800 555 3390</td>
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<td>Office Supplies</td>
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<td>Philadelphia, PA 19101-0600</td>
<td>800 789 1331</td>
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<tr>
<td>MLS</td>
<td>Systems Engineering Inc Debbie Dennis or Lora Brittain</td>
<td></td>
<td>PO Box 8709</td>
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<td>Greensboro, NC 27419</td>
<td>800-367-8756</td>
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<td><a href="mailto:Debbie@navicamls.net">Debbie@navicamls.net</a> or <a href="mailto:lora@navicamls.net">lora@navicamls.net</a></td>
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<td>Assn</td>
<td>Sandy Drive Condo Assn</td>
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<td>2040 Sandy Drive, Ste. C</td>
<td>814 238 5400</td>
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<td><a href="mailto:david@roeshotconstruction.com">david@roeshotconstruction.com</a></td>
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<tr>
<td>Lockbox</td>
<td>UTC Fire &amp; Security - Supra</td>
<td></td>
<td>5595 Collections Center Drive Chicago, IL 60693</td>
<td></td>
<td>800-547-0252</td>
<td>503 589 8635</td>
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<tr>
<td>Lockbox</td>
<td>Supra, An Interlogix Company RMA’s for key or box returns</td>
<td></td>
<td></td>
<td></td>
<td>800-545-9601</td>
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<tr>
<td>Bookkeeper</td>
<td>Susan Bollman, Accountant</td>
<td>25-1842743</td>
<td>Accounting &amp; Payroll Services 2024 Chelsea Lane State College, PA 16801</td>
<td>CCAR</td>
<td>814 349-5600</td>
<td></td>
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<tr>
<td>Electric</td>
<td>West Penn Power</td>
<td></td>
<td>PO Box 3615 Akron, OH 44309-3615</td>
<td></td>
<td>888-544-4877</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## XII. Emergency Services

### EMERGENCY SITUATION ALERT SYSTEM:
Call List For Emergency Services
Report Description:
This is the notification call list that will be executed once the plan is activated showing calling responsibilities and contact information.

### EMERGENCY SITUATION ALERT PROCEDURE:
The Emergency Situation Alert Procedure will be activated in the event of an Emergency Situation: Tornado, Flood, Fire, Pandemic, Earth Quake, Major/Minor Injury, Threats (ie. Bomb, Terror, Violent act, etc.).

---

### All Emergencies: Please Dial 911

#### Fire Emergency: ALPHA Fire Company
- Address: 400 West Beaver Ave
  State College, PA 16801
- Emergency Phone: **911**
- Phone: (814) 237-4127

#### Police: Ferguson Twp. Police Department
- Address: 3147 Research Dr.
  State College, PA 16801
- Emergency Phone: **911**
- Non-Emergency Phone: (814) 237-1172

#### Ambulance: State College Ambulance Services
- Address: 301 South Pugh St.
  State College, PA 16801
- Emergency Phone: **911**
- Phone: (814) 387-3089

#### EMS/Life Flight: Centre LifeLink EMS
- Address: 125 Puddintown Rd
  State College, PA 16801
- Emergency Phone: **911**
- Phone: (814) 237-8163

#### Hospital: Mount Nittany Medical Center
- Address: 1800 East Park Ave
  State College, PA 16803
- Emergency Phone: **911**
- Phone: (814) 231-7000

#### Poison Emergency: Poison Control Center
- Address: 2500 7th Ave.
  Altoona, PA 16602
- Phone: Toll-Free (800) 521-6110

---
Other Items to consider:

- Establish a chain of command with the President and Board of Directors for decision making.

- There should be one central point to collect data during an emergency or incident: the who, what, when, where, etc. While this is part of a communications plan, it's also essential to managing the response process and its aftermath. A logging process should be included.

- A procedure for dispersed employees to communicate to a central point in the event of a widespread public emergency.
To encourage use of the association facility by member companies, association members, and association staff, the board of directors establishes the following guidelines:

- Only a REALTOR® or Business Partner Member, Education Institution or Association Staff may request usage of the facility, hereafter referred to as “User”.
- In no way shall the intended use of the conference room space interfere with the normal day to day activities of the association staff. The User of the facility shall provide their own staff for the event.
- The purpose of the meeting to be scheduled by User may only be for reasons such as real estate related training, education, team-building, etc., and will not be for regularly scheduled, re-occurring events such as sales meetings or sales events. A non-profit organization or not-for-profit fundraising group/event may use the facility if a CCAR member or Association Staff is present and part of that group/event.
- Written request shall be submitted to CCAR staff by User, indicating date, time and reason for use a minimum of 45 days in advance of meeting/event. The event will be displayed on the association website calendar.
- Equipment, including multi-media projector, projector screen and television will be made available for group use. Any computers needed by User shall be provided by the User.
- The User shall provide any refreshments and beverage supplies needed, and clean up following the use of the facility. If needed, a fee related to clean up or equipment repair or damage that might be required will be invoiced to the group using the facility.
- Member Usage Fees shall be:
  o Meetings/events occurring during normal business hours; 8:30 am to 5:00 pm; $25.00.
  o Meeting/events occurring after regular business hours; $75.00 for a maximum of two hours. Fees for longer events will be determined as needed.
  o Non-profit or Not-for-profit Community Organizations may use the facility at no cost.
- Education Institution Usage Fees:
  o Must occur during normal business hours; 8:30 am to 5:00 pm
  o $75 less than four (4) hours
  o $125 for four (4) through Eight and one half (8 ½) hours

Note: Education Institution Usage Fees waived upon CCAR/Educator sponsorship agreement

- Any “after regular business hours” meetings/events to be held must have an association staff person or the CCAR President or Vice President to attend to unlock and/or lock facilities.
- Number of participants shall never exceed the maximum facility capacity of 40.
The Centre County Association of REALTORS® shall maintain a special savings/investment account entitled “Local Issues Fund.” The purpose of the fund is to enhance the REALTORS® position on local issues that impact the real estate community and to support candidates pursuing local elected office.
The purpose of the following recommended Policy and Procedure is to establish an effective structure and mechanism by which the Centre County Association of REALTORS® and its Governmental Affairs Committee can most effectively address the following activities:

1. The on-going review, evaluation and recommended response to all proposed legislation, regulation and executive orders that affect the real estate community;

2. To review and evaluate the voting record of persons seeking public office and further recommend to the Pennsylvania Association of REALTORS® RPAC Trustees who should be favorably considered for an RPAC Contribution. Serious consideration should be given to the incumbents voting record and position on all issues that impact the real estate profession. In the case of challengers they should be evaluated on their platform and/or public positions on real estate related issues.

3. Presentations of RPAC contributions to candidates for public office to be made at a duly constituted and scheduled real estate sponsored event;

4. The CCAR Board of Directors will be ultimately responsible for the review and evaluation of these candidates recommended by the Governmental Affairs Committee regarding the areas covered in item 2 above.

5. The CCAR Board of Directors, in concert with the Governmental Affairs Committee should appoint a five (5) member Task Force to serve on a Screening Committee to help determine which incumbents and/or challengers are deserving of RPAC contribution. See accompanying (1) Candidate Screening Manual, (b) Congressional Candidate Questionnaire, and (c) State Legislative Candidate Questionnaire.

6. The CCAR Board of Directors should encourage the organization's membership, at every available opportunity to contribute to RPAC initiatives. The Board of Directors, Committee Chairpersons and Committee Members should also be urged to become RPAC participants at any level, which will demonstrate to the full membership the importance of this Association's involvement in the political process.

7. PAR Directors shall be members of the local Governmental Affairs Committee and attend legislative meetings at the state level, to help insure the coordination of activities between the local and state bodies involved in the political process.

8. Chairman of the Governmental Affairs Committee, or designee, is urged to volunteer to serve at the state level and attend any political meetings as scheduled throughout the state.
Policy 5-3

Effective: 11/11/04
Revised: N/A
Sunset: None Stated
Source: Board Policy

Subject: Public Position on Behalf of Association

The Centre County Association of REALTORS® Board of Directors must approve all public statements made on behalf of the Association that impact the real estate community including but not limited to all legislative issues and support of candidates pursuing elected office.
CCAR Policy Manual

Section 5 LEGISLATIVE & GOVERNANCE

Policy 5-4

Effective: 12/09/04
Revised: 11/15/12, 08/21/19
Sunset: None Stated
Source: CCAR Bylaws Article XI, Sections 1 - 5
Subject: Officers and Directors

Section 1. Officers.

An Officer may be, but is not required to be a member of the Board of Directors when nominated as an Officer; however, a Vice-President who is not currently a member of the Board of Directors must have previously served on the Board of Directors at least two (2) years, within the previous 5 years. The Treasurer or Secretary/Treasurer shall have served on the Finance Committee for a minimum of one (1) of the last five (5) years.

Section 2. Duties of Officers

(a) The President shall have the authority to implement and execute all directives and resolutions of the Board of Directors. The President shall be an ex-officio member of all committees, except the Nominating and Election Committees.

(b) The Vice President shall perform the duties of the President in the absence of the President or in the event of inability or refusal of the President to serve. When so acting, the Vice President shall have all of the powers of the President and be subject to all of the restrictions therein. The Vice President shall serve as a member of the Multiple Listing Service Committee. The Vice President shall perform such other duties as may be assigned from time to time by the President and by the Board of Directors.

(c) The Secretary shall act as Chair of the Program and Special Events Committee, and at Board of Directors discretion, may also act as a member of the Multiple Listing Committee. The Secretary shall perform such other duties as may be assigned from time to time by the President and by the Board of Directors. In the absence of the Executive Officer, the Secretary shall, keep a record of the proceedings at meetings of the general membership and the Board of Directors. In the absence of the Executive Officer, the Secretary shall perform such other duties as are customary to the office.

(d) The Treasurer shall be the custodian of the funds and securities of the Association, and shall render proper written reports to the Officers and Board of Directors and shall keep proper books of accounts, which shall be open to inspection by the Board of Directors at all reasonable times and ready for audit in December of each year. The Treasurer shall approve all expenditures and provide directives to the Executive Officer in disbursement of Association funds.

Section 3. Rules and Regulations.

The Board of Directors shall have authority to make Rules and Regulations not inconsistent with these Bylaws relating to any of the business and affairs of the Association. The Rules and Regulations, when adopted by the Board of Directors and notice thereof is given to the Members by mail, shall have the same force and effect as these Bylaws and shall be binding upon all Members.
Section 4. The Executive Officer.

The Executive Officer under supervision of the Treasurer is responsible for safeguarding the Association funds and securities; shall monthly prepare financial reports; shall keep proper books of accounts ready for inspection upon request; shall present records for annual audit. The Executive Officer under the supervision of the President shall act as Office Manager of the Association's headquarters; shall keep the minutes of all meetings of the Association; shall be responsible for all correspondence of the Association and notices to the membership of the Association. The Executive Officer shall process all complaints of grievance as detailed in the Code of Ethics and Arbitration Manual.

Section 5. Election of Officers and Directors.

Each year the current President selects a Nominating Committee consisting of the most recent Past President, the current Vice-President, one other member of the Board of Directors, and 4 members-at-large. The Nominating Committee must be approved by the Board of Directors. (Reference Bylaws Article XI, Section 6. (a))

Note: The four (4) members-at-large and the additional one (1) member from the Board of Directors shall not be affiliated with the same office. And, the qualifications of the four (4) members-at-large shall be that they have been active as REALTORS for a minimum of five (5) years, and served on Committees of the Association within the previous two (2) years.

No more than 25% of Board of Directors (Directors and Officers) can be from one company. If director transfers office and there is already 25% directors from the new office, then one of the following needs to occur:

a. A director from that office must voluntarily vacate
b. The broker of record for the office may select who vacates
c. The newest director would vacate

The vacated spot shall be filled by a simple majority vote of the Board of Directors.

Effective August 21, 2019, the current make up of directors would remain and natural attrition would occur as terms end. No new candidates could run from any offices that are over the 25%.
Section 1. Task Force/Committees.

- The President shall appoint, subject to confirmation by the Board of Directors, such Task Force or Committees as deemed necessary including but not limited to the following:
  - Bylaws
  - Community Services
  - Education/Orientation
  - Governmental Affairs
  - Finance
  - Membership
  - Marketing
  - Multiple Listing Service
  - Statewide Professional Standards
  - Strategic Planning

- The President shall appoint at least one member of the Board of Directors to the following task force/committees, including but not limited to:
  - Bylaws
  - Education/Orientation
  - Governmental Affairs
  - Membership
  - Marketing

- The Finance Committee shall be represented on the Board of Directors by the Treasurer.

- The MLS Committee shall be represented on the Board of Directors by the Vice President and Secretary or another member of the Board of Directors, appointed by the Board of Directors.

- The President, Vice President, and Treasurer shall attend the Budget Planning and Strategic Planning Committee Meetings.

- Appointments to the Statewide Professional Standards Committee and Statewide Grievance Committee shall be exclusive of the Business Partner members and shall be consistent with the cooperative professional standards enforcement agreement of the Association.

Section 2. Attendance.

- Any Task Force or Committee Member who fails to attend three (3) consecutive regular or special meetings of the task force or committee are considered as resigned and the vacancy shall be filled as provided for original appointees. The Chairman or Executive Officer shall be notified of an absence prior to the meeting in order for an absence to be recorded as excused. Three (3) unexcused absences constitute removal from the Committee.
# Records Retention Schedule

**Effective:** 04/21/05  
**Revised:** N/A  
**Sunset:** None Stated  
**Source:** Board Policy  
**Subject:** Records Retention Schedule

<table>
<thead>
<tr>
<th>Record</th>
<th>Retention Schedule</th>
<th>Record</th>
<th>Retention Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident reports and claims (settled cases)</td>
<td>30 years</td>
<td>Deeds, mortgages, and bills</td>
<td>Permanently of sale</td>
</tr>
<tr>
<td>Accounts payable ledgers and schedules</td>
<td>7 years</td>
<td>Depreciation schedules</td>
<td>Permanently</td>
</tr>
<tr>
<td>Accounts receivable ledgers and schedules</td>
<td>7 years</td>
<td>Dividend checks/records</td>
<td>7 years (canceled)</td>
</tr>
<tr>
<td>Audit reports</td>
<td>Permanently</td>
<td>Duplicate deposit slips</td>
<td>7 years</td>
</tr>
<tr>
<td>Bank reconciliations</td>
<td>7 years</td>
<td>Employee personnel records</td>
<td>3 years (after termination)</td>
</tr>
<tr>
<td>Capital stock and bond records; ledgers; transfer registers;</td>
<td>Permanently</td>
<td>Employment applications</td>
<td>3 years</td>
</tr>
<tr>
<td>charts; stubs showing issues; record of interest coupons; options;</td>
<td></td>
<td>Expense analyses and expense distribution schedules</td>
<td>7 years</td>
</tr>
<tr>
<td>and so forth</td>
<td></td>
<td>Financial statements (end-of-year other months optional)</td>
<td></td>
</tr>
<tr>
<td>Cash books</td>
<td>7 years</td>
<td>General and private ledgers</td>
<td>7 years (and end-of-year trial balances)</td>
</tr>
<tr>
<td>Charts of accounts</td>
<td>7 years</td>
<td>Insurance policies (expired)</td>
<td>3 years</td>
</tr>
<tr>
<td>Checks (canceled)</td>
<td>4 years</td>
<td>Insurance records, current</td>
<td>7 years</td>
</tr>
<tr>
<td>see exception below</td>
<td></td>
<td>accident reports, claims, policies, and so forth</td>
<td></td>
</tr>
<tr>
<td>Checks (canceled; for important payments such as taxes, purchases</td>
<td>7 years</td>
<td>Internal audit reports</td>
<td>7 years</td>
</tr>
<tr>
<td>of property, special contracts, and so forth, checks should be filed</td>
<td></td>
<td>Inventories of products</td>
<td>7 years</td>
</tr>
<tr>
<td>with the papers pertaining to the underlying transaction)</td>
<td></td>
<td>materials, and supplies</td>
<td></td>
</tr>
<tr>
<td>Contracts and leases</td>
<td>7 years (expired)</td>
<td>Invoices to customers</td>
<td>7 years</td>
</tr>
<tr>
<td>Contracts and leases still</td>
<td>Permanently</td>
<td>Invoices from vendors</td>
<td>7 years</td>
</tr>
<tr>
<td>in effect</td>
<td></td>
<td>Journals</td>
<td>Permanently</td>
</tr>
<tr>
<td>Correspondence (routine) with customers or vendors</td>
<td>1 year</td>
<td>Minute books of directors and stockholders, including</td>
<td>Permanently</td>
</tr>
<tr>
<td>Correspondence (general)</td>
<td>3 years</td>
<td>bylaws and charter</td>
<td></td>
</tr>
<tr>
<td>Correspondence (legal and important matters only)</td>
<td>7 years</td>
<td>Minutes of Committees</td>
<td>2 years</td>
</tr>
</tbody>
</table>


Record | Retention Schedule
--- | ---
Notes receivable ledgers and schedules | 7 years
Occupational injury and illness records | 5 years
Payroll records and summaries including payments to pensioners | 3 years
Petty cash vouchers | 7 years
Professional Standards
Ethics | Permanently
Original decision in Permanent Ethics File with a copy in the member’s file. Remainder of file destroyed after the appeal period is ended.
Arbitration | After Appeal
Destroy the entire file after the appeal period is ended.
Dispute Resolution System | Destroy the entire file after forwarding to Mediator
Property appraisals by outside appraisers | 3 years
Property records including costs, depreciation reserves, end-of-year trial balances, blueprints and plans | Permanently
Reorganization records | Permanently
Sales records | Permanently
Stenographer’s notebooks | 1 year
Stock and bond certificates (canceled) | 6 years
Subsidiary ledgers | 7 years
Tax returns and worksheets, revenue agents’ reports, and other documents relating to determination of income tax liability | 7 years
Tax records (affiliated group) | 7 years
Tax records (bad debts or losses on securities) | 7 years
Time Books | 7 years
Trademark registrations | Permanently
Voucher register and schedules | 7 years
Vouchers for payments to vendors, employees, and so forth (includes allowances and reimbursements of employees, officers, and so forth for travel and entertainment expenses | 7 years
CCAR recognizes the importance of providing information regarding the organization documents including but not limited to:

- Organization/Governing Docs
- Conflict of Interest Policy
- Form 990
- Form 990-T
- Financial Statements
- Audit Reports

Minutes of meetings of the governing body and related committees are posted for member information as meetings occur and can be accessed on the web site – http://ccarinc.realtor.

All other information is available upon request to the association staff and is viewable in the CCAR office either electronically or paper copy during the regular hours of the association operation.
CCAR Policy Manual

Section 5 LEGISLATIVE & GOVERNANCE

Policy 5-8

Effective: 04-17-08
Revised: N/A
Sunset: None Stated
Source: Bob Harris, CAE, NonProfitCenter.com, Eric Westover, Not4profitPlanning.com

Subject: Privacy & Security Policy – Web Site

CCAR recognizes the importance of protecting the personal information provided at the http://ccarinc.realtor web site and will maintain the following privacy policy:

1. CCAR will gather the following types of information needed to process transactions, fulfill requests, and maintain membership records:
   • Contact information provided (for example, personal and business addresses, phone and fax numbers, firm affiliations and titles).
   • Tracking of information which Web server automatically recognizes each time member visits one of the association sites or communicate with CCAR by e-mail (for example, domain name, e-mail address, and what pages visited); and
   • Information volunteered, via applications or surveys (for example, education, designations, specialties, affiliations with other real estate organizations and general demographic data).

2. CCAR will use the information gathered to:
   • Improve and customize the content and layout of association’s sites.
   • Notify member of updates to association’s sites.
   • Notify member of relevant products and services.
   • Notify member of upcoming events and programs.
   • Compile specialty directories about which member will be made aware.
   • Track usage of association sites.

3. CCAR will not share, sell or otherwise provide other information about members to third parties.

4. Credit information that members and credit authorizers provide when making payments by credit card or electronic check for services via http://ccarinc.realtor will only be used to process the transactions requested. This information will be provided to and maintained by reputable credit reporting databases, but will never be sold, shared or provided to other third parties.

5. CCAR maintains security procedures and standards which we believe are as safe as today’s technology permits. We test these procedures and modify them regularly as new technologies become feasible.

6. Members may edit personal contact information directly in the password protected http://ccarinc.realtor system or by contacting the local REALTOR® association.
Introduction ......................................................... 3

General Office Policy ............................................. 4
  Definitions
  Introductory Employment
  Working Hours
  Overtime
  Punctuality and Attendance ................................. 5
  Lunch Hour
  Courtesy
  Dress Code
  Personal Appointment
  Confidentiality

Staff Benefits .......................................................... 6
  Medical Coverage
  Vacations
  Holidays (Revised 01/15/09)
  Compensatory Time
  Personal Leave .................................................... 7
  Medical Absences
  Absence Due to Family
  Enforced Absence
  Family & Medical Leaves (Revised 06/16/11)

Compensation ......................................................... 8
  Salary
  Salary Review

Performance Review .................................................. 8

Termination ........................................................... 9
  Voluntary Termination
  Dismissal

General Office Procedures ...................................... 10
  General
  Mail
  Building Security
  Inquiries from Media
  Member Requests ................................................ 11
  Telephone
  Fax Equipment
  Courtesy
  Printing and Supplies
  Office Cleanliness .............................................. 12
  Contracts
  Expenditure of Funds
INTRODUCTION

The purpose of the Office Policy and Procedures Manual is to present the basic standards and general requirements of the Association regarding employment, compensation, benefits and other matters of concern to employees. This manual is not meant to cover every detail of each subject noted, but is designed to give the employee a general understanding of the standards by which our Association office operates.

All employees of the Association are encouraged to communicate with their immediate supervisors any suggestions, recommendations, concerns regarding Association operations and office procedures.

In an effort to provide meaningful standards that have optimal value to both the Association and its employees, the Policy and Procedures presented in this manual are subject to change by the Board of Directors.

Members of the Centre County Association of REALTORS®
Are the most important people to enter our Association office.

The primary purpose of our Association is to serve our members
With respect and courtesy at all times.

Note: This Office Policy & Procedures Manual has been drafted as a guideline for employees. This manual describes the Association's general philosophy concerning performance expectations and procedures and shall not be construed to form a contract between the Association and its employees. The standards described herein are general guidelines that do not pre-empt the right to dismiss an employee for reasons not contained in the Office Policy & Procedures Manual.
GENERAL OFFICE POLICY

DEFINITIONS

**Full-time:**
A staff member who is paid for working an expected schedule of 37 ½ to 40 hours per week on a continuous basis.

**Part-time:**
A staff member who is paid for working an expected schedule of 16 hours or more but less than 40 hours per week on a routine basis.

**Temporary employee:**
An individual who is employed by the Association to complete a specific function within a specified period of time.

**Non-exempt employee:**
An individual in a clerical, secretarial or a support position, who does not meet the criteria for exemption from the Fair Labor Standards Act. This individual must be compensated according to specific regulations that are outlined in following sections.

**Exempt employee:**
An individual who serves the Association in a bona fide executive, administrative or professional capacity (as defined by the Fair Labor Standards Act). This individual normally does not qualify for overtime pay.

**Administrative year:**
July 1 to June 30

**Fiscal year:**
January 1 to December 31

**Immediate Supervisor:**
- For Executive Officer - the President
- For Membership Service Coordinator - the Executive Officer
- For Event Coordinators – the Executive Officer

INTRODUCTORY EMPLOYMENT

All new employees will be hired on a 90-day introductory period. No benefits will accrue to the employee until after completion of the 90 days.

WORKING HOURS

The Association's standard workweek is composed of the five working days, Monday through Friday, beginning at 8:30 A.M. and ending at 5:00 p.m. One half (1/2) hour is generally allowed for lunch. However, employees are expected at certain times of the year to devote any hours necessary to properly administer special activities of the Association, which normally include time not falling within the standard workweek.

OVERTIME

An employee of the Association may be requested to work time in excess of the standard workweek, based on the needs of the Association. The salaries granted employees by the Association are intended to compensate all employees for all time worked.

Employees are entitled to compensation for authorized overtime in excess of 40 hours per week. Monetary compensation will be computed at 1-1/2 times the regular hourly rate.* An employee may choose compensatory time instead of a wage. All overtime must be authorized in advance by their immediate supervisor.
*The salary budget does not include an allocation for overtime pay. Until such time as this allocation is approved by the Finance Committee and the Board of Directors as a Budget adjustment, all employees eligible for overtime pay will be required to accept compensatory time in place of monetary remuneration.

PUNCTUALITY and ATTENDANCE

The working day begins promptly at 8:30 A.M. Except for illness, absence must be approved in advance by their immediate supervisor. If an employee is ill, or must be absent because of an emergency, the employee is required to call, or have someone else call the office by 8:30 A.M. stating the reason for the absence. It is the prerogative of their immediate supervisor to determine if an absence is excusable.

LUNCH HOUR

Lunch periods are normally one half (1/2) hour in length and will be staggered by the staff. Lunch should be taken between the hours of 11:30 A.M. and 1:30 p.m.

COURTESY

The Association staff is responsible to all members of the Centre County Association of REALTORS®. Service to members is our only reason for existence. With this in mind, each member of the Association will be offered every courtesy when contacting the Association office in person, by mail or by telephone. Requests from members will be handled efficiently and promptly.

DRESS CODE

An Association employee represents the Association to the public and the total membership. Therefore, in promoting and maintaining the professional and businesslike image for which the Association has become known and respected, it is important that all employees dress appropriately and conduct themselves in a professional and courteous manner during working hours and at Association functions.

PERSONAL APPOINTMENT DURING WORKING HOURS

It is strongly suggested that all personal appointments be avoided during working hours.

CONFIDENTIALITY

All confidential information of the Association is not to be discussed with anyone inside or outside the Association.
STAFF BENEFITS

MEDICAL COVERAGE

At the end of the 90-day introductory period, full time employees shall become eligible for group hospitalization, and major medical insurance benefits carried by the Association. The Association will pay 80% of the premium for single subscriber coverage for the employee. The provisions of the insurance coverage will be explained to the employee prior to the time of enrollment in the plan.

VACATIONS

After one (1) year of employment, employees are entitled to a vacation of five (5) working days. After completing two (2) years of employment, employees are entitled to a vacation of ten (10) working days. The additional vacation time is effective on the employee's anniversary date of employment. Temporary, probationary and part-time employees are not eligible for vacation.

Compensation will not be paid in lieu of vacation time not used. Any additional time above and beyond earned vacation time is considered personal absence and without pay in all instances and must be first approved by their immediate supervisor.

Employees are granted an additional working day's vacation when a holiday falls within a scheduled vacation period.

Employees are not permitted to take vacation days simultaneously.

Vacations are to be scheduled during the current fiscal year. Employees are urged to take vacation time in one continuous period, but not exceed a continuous two weeks and any exception must have the approval of their immediate supervisor. All vacation should be scheduled by February 15 of each year. Vacations may not be scheduled in less than 1/2 day segments. Vacations shall not be scheduled during planned activities of the Association.

HOLIDAYS

The Association office will observe most Federal holidays. Holidays falling on Saturday will be observed on Friday and holidays falling on Sunday will be observed on Monday. The office will be closed on:

- New Year's Day
- Labor Day
- Memorial Day
- Thanksgiving*
- Independence Day
- Christmas**
- * Thanksgiving Day and the day after
- ** Christmas Eve and Christmas Day

Each holiday established by the Association is intended to give an employee the benefit of paid time off. To be eligible for a paid holiday, the employee is required to work on the working day immediately before and the working day immediately following the holiday, unless the holiday falls within a scheduled vacation period.

Part time employees, after first 6 months of employment, are eligible for eight (8) four hour paid Holidays per calendar year.

COMPENSATORY TIME for HOLIDAY WORK

If an employee is required to work during a Holiday, as outlined in HOLIDAYS above, another day will be granted as compensation for the missed Holiday. This additional day can be added to the allowable vacation time.
PERSONAL LEAVE

Each full time employee is entitled to two (2) days personal leave annually, granted at the discretion of his or her immediate supervisor. Employees may not schedule personal leave in less than 1/2 day segments. Personal days are not planned but rather are to be used for personal reasons which arise from time to time, and are not to be considered as additional vacation days. All requests for personal leave should be made with a minimum of 24-hour notice.

MEDICAL ABSENCES

Full time employees are entitled to five (5) days medical absence in each fiscal year. Additional days will be without pay, unless otherwise determined by their immediate supervisor. If an employee must be absent more than three consecutive days due to illness, a doctor's proof of illness should be presented to their immediate supervisor upon return to work.

Unused medical absence days may not be carried over into the next fiscal year.

An employee should notify the Association office by 8:30 a.m. of the day when absent because of illness.

ABSENCE DUE TO FAMILY ILLNESS

Employees will be granted time off to care for immediate family members who are ill. However, all time off will be deducted from vacation time or personal leave. If an employee does not have any vacation or personal leave available for this absence, the employee will be requested to make up the time within the next pay period or as soon as feasible after returning to work.

ENFORCED ABSENCE

If an employee is called for jury duty, draft registration, court witness, or quarantined because of communicable or contagious illness in the employee's family, the employee will be paid for the absence, not to exceed one (1) week, if the employee submits written evidence that it was necessary.

FAMILY CARE and MEDICAL LEAVE

Employees with at least 12 months of service may request an unpaid family care or medical leave of up to twelve (12) weeks. Requests for leaves will be considered if an eligible employee seeks the leave to care for: (1) a newborn child, (2) placement of adopted child or foster child, (3) a parent, child or spouse/domestic partner who has a serious health condition; (4) in the event that the employee has a serious health condition which prevents the employee from performing the functions of his or her position or (5) qualifying exigencies (as defined under the FMLA) arising out of the active duty or call to active duty of the employee's spouse, child or parent as a member of the National Guard or Reserves in support of a contingency operation. Leaves of absence are provided on an unpaid basis and may not exceed twelve (12) working weeks in any 12 month period, except that employees with at least 12 months of service may request an unpaid family care or medical leave of up to twenty-six (26) weeks in any 12 month period to care for a covered service member (as defined under the FMLA) with a serious injury or illness. "Serious injury or illness" shall mean one that was incurred by a service member in the line of duty on active duty that may render the service member medically unfit to perform the duties of his or her office, grade, rank or rating. Employees who satisfy all the legal conditions and who return to work immediately following the expiration of an approved family care or medical leave will be re-employed, in their former position or an equivalent position, following the leave of absence.
COMPENSATION

SALARY

Salary is paid bi-weekly on Fridays. Employees may receive salary in advance due to vacation or travel on Association business, but must request the advancement ten (10) days prior to the expected absence. Discretion will be exercised by their immediate supervisor regarding all requests of advance salary payments.

SALARY REVIEW

An employee's salary will be reviewed annually and increases granted only upon the recommendation of the Personnel Committee to the Board of Directors, and presented to the Finance Committee for inclusion in the fiscal year's budget.

An employee's salary is personal and confidential, and should not be discussed with anyone other than Personnel Committee.

PERFORMANCE REVIEW

Each new employee or an employee who has changed work assignments will be reviewed within 30 days of the introductory period. A second performance review will be conducted six (6) months after the first review and annually thereafter or may be conducted at any time should an employee's performance or behavior warrants it.

The performance reviews will be in writing and the employee will be asked to sign it.

Performance reviews do not necessarily require wage or salary adjustment.

TERMINATION

It is the policy of Centre County Association of REALTORS® that all employees are employed at the will of the Association for an indefinite period. Employees may resign from the Association at any time, for any reason, and may be terminated by the Association at any time, for any reason, and with or without cause or notice. Completion of an introductory period or conferral of regular status shall not change an employee's status as an employee-at-will or in any way restrict the Association's right to terminate such an employee or change his/her terms or conditions of employment.

VOLUNTARY TERMINATION

When an employee terminates voluntarily, the Association requests that the employee give two (2) weeks' notice. This will permit the Association an opportunity to find and train a suitable replacement. The employee will be required to return all items issued by the Association, such as keys. The terminating employee, if employed in a full-time capacity for at least one year, will be entitled to payment for unused vacation. Payment for unused vacation will be based on a pro-rated percentage of time employed for the current fiscal year.

DISMISSAL

When an employee is dismissed, other than for cause, he or she will be paid for unused vacation time based on the percentage of time employed in the current fiscal year. An employee who is dismissed for cause will not be entitled for any unused vacation time. Upon termination, the employee will remove all personal effects immediately and leave keys with their immediate supervisor.
GENERAL OFFICE PROCEDURES

GENERAL

Service to membership takes absolute priority over any other activity of the Association office, unless otherwise specified by the Board of Directors.

An employee is expected to be respectful of the Association's office building and furniture. The office should not contain any cartons. All contents of boxes should be put in their proper place upon arrival at the Association office, or in the storage area.

Radios will be permitted in individual offices only if the volume is kept to a level for one office. Loud, blasting music will not be permitted.

It is the responsibility of the employee working with equipment that requires designated dust covers to place the covers on the equipment prior to leaving the office at the end of the work day.

MAIL

Incoming mail is opened and sorted by the Membership Service Coordinator. Personal or confidential mail, so marked will not be opened. Mail addressed to members of the Association, addressed to the Association office, should be given to the Executive Officer for processing.

E-MAIL

The E-mail system is Association property and should be used only for Association business purposes.

The Association reserves the right to monitor the E-mail system, whether the mail is sent / received / created regardless of whether a personal access code is used. (Some employees might mistakenly think that because they have a password to access their E-mail, that it is confidential. This part of the policy will dispel that notion.)

No message created or sent shall be of an intimidating, hostile, harassing or offensive nature. Any violation of this policy may result in immediate discipline or termination.

BUILDING SECURITY

It is the responsibility of all staff to be sure all doors are locked and lights and machines are turned off at the end of the workday.

Windows will not be opened when the building air conditioning or heating system is operating. However, if windows are opened, each staff member is responsible to insure that they are locked before leaving each evening.

Visits by family members or friends and former employees are discouraged.

Should an official of local, state or federal government visit the Association, the Executive Officer shall greet and receive such visit. In the absence of the Executive Officer, the Membership Service Coordinator shall first obtain the name of the official and agency he or she represents, then the legal counsel for the Association should be contacted by telephone immediately and requested to assist staff. Under no circumstances should an employee ever allow a government official to see any files or any information maintained in the Association office, nor should any employee answer any
questions of a government official unless the legal counsel for the Association is present. An employee has the right to refuse to allow any government official to review files or other information unless legal counsel is present.

INQUIRIES FROM MEDIA

All inquiries from the media (print, radio or television) are to be referred to the President who is the official spokesperson for the Association. In the absence of the President, inquiries should be referred to the Vice President. In the absence of both the President and Vice President, inquiries should be referred to the Past President.

MEMBER REQUESTS

When any member (including officers) calls the Association office concerning a special project, such request should be directed to Executive Officer for referral to appropriate committee for appropriate action.

TELEPHONE

The telephone of the Association office should be answered within the first 3 rings, whenever possible, by saying: "Association of REALTORS, this is (employee name), how may I help you?"

All telephones during office hours are for business use. Personal calls are discouraged, and if absolutely necessary, made only over the lunch periods or before/after working hours. An employee, finding it necessary to place a long distance or toll call will be required to use a telephone credit card or to have the charges billed directly to their home telephone number.

OFFICE EQUIPMENT

All staff members are requested to use office equipment with care.

All office equipment, including fax machine, computers, copy machine, etc., is for business use only. Any personal use is discouraged (including electronic mail).

COURTESY

All members of the staff are expected to cooperate with each other and support one other whenever necessary. As an additional courtesy to co-workers, an employee arriving first in the morning should start preparing for the day's activities; i.e. turn on the copier, lights, coffee, etc.

PRINTING AND SUPPLIES

All orders for stationery, office supplies printing, repairs, and any other goods or services necessary for the proper conduct of Association business are to be ordered with the authorization of Executive Officer. The Membership Service Coordinator is responsible for maintaining the appropriate inventory.
OFFICE CLEANLINESS

Food, food packages, bottles, coffee cups, etc. are to be cleaned from the coffee break and lunch area immediately upon the end of the break or lunch period involved. Each person will be responsible for seeing that utensils are cleaned and replaced in the proper area, and that tables are wiped clean after each use.

Since our Association office contains a conference room, all staff is requested to assist in the clean up after each meeting, in order that the room will always be kept in a readiness for the next meeting.

The Association employs a cleaning service to clean the offices on a bi-weekly basis, on Wednesdays. In between such time, employees are responsible to help keep work areas clean and will need to bag and carry trash to the dumpster.

CONTRACTS

All contracts entered into by the Association, whether financially binding or not, require prior approval of the Board of Directors and signature of appropriate officers.

EXPENDITURE of FUNDS

Any non-contractual expenditure of funds made by Association staff in excess of $250.00 requires the prior approval and authorization of the Board of Directors.
The performance appraisal of an employee’s work plays an important part in developing an employee and in defining the employee’s strengths, weaknesses, areas for improvement, and interests. Both the supervisor and the employee must make an effort to assure a frank and objective discussion of this performance.

The ratings are on a scale of one (1) to five (4) and are defined as follows:

1. **Exceeds Expectations:** Employee works exceptionally well with little direction and supervision. Performance is better than competent. Employee initiates, plans for and accomplishes worthwhile objectives.
2. **Meets Expectations:** Employee consistently meets performance requirements of the job with only moderate supervision and guidance.
3. **Needs Improvement:** Does not consistently meet position requirements. Requires more than minimum help from supervisor and others.
4. **Unsatisfactory:** Does not meet minimum acceptable level of performance.

<table>
<thead>
<tr>
<th>Job Knowledge and Skills</th>
<th>1</th>
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<th>4</th>
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<tr>
<td>Competent in required job skills and knowledge, Exhibits ability to learn and apply new skills. Displays understanding of how job relates to others. Uses resources effectively.</td>
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<td><strong>Quantity of Work Produced</strong> - Consider the results of this employee’s efforts. Is as much accomplished as expected? Is a steady rate maintained at an appropriate level of output?</td>
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<td><strong>Accuracy:</strong> Performs duties accurately.</td>
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<td><strong>Planning, Organizing &amp; Time Utilization:</strong> Plans, organizes and schedules activities and resources in timely and efficient manner; anticipates problems and competently handles crisis</td>
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<td><strong>Meeting Management:</strong> Effectively organizes general membership meetings ensuring that all needed equipment is present.</td>
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<tr>
<td><strong>Interpersonal Relations/Communication</strong> – Cooperative, tactful and sensitive in dealing with others. Effectively presents facts and ideas both orally and in writing. Keeps supervision informed of pertinent matters. Participates in meetings. Listens and gets clarification</td>
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<td><strong>Adaptability:</strong> Accountable for all aspects of job, shows initiative and diligence in meeting job responsibilities.</td>
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<td><strong>Member Relations:</strong> Displays eagerness to help members of board &amp; users, explains board and MLS policies to members</td>
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& users in a positive manner, shows enthusiasm, courtesy and cheerfulness to all members

**Attendance and Punctuality** – Consider time off, tardiness, office hours of work and sick time used during the review period.

Summary/Goals/Comments:

_________________________________

Supervisor Signature

Date

Employee Comments:

I have reviewed this document and discussed the contents with my supervisor. My signature does not necessarily imply that I agree with the evaluation.

________________________________

Employee Signature

Date
Centre County Association of Realtors® Strategic Plan
2018-2020

Current Mission Statement:

The mission of the Centre County Association of REALTORS® is to provide all members with resources and services that promote and maintain the highest ethical and professional standards while enhancing and advancing the profession and practice of real estate.

Strategic Goals:

1. Increase local government affairs involvement to protect property owners and private property rights.
2. Increase member involvement and ensure development of future leadership.
3. Operate a fiscally responsible organization.
4. Maintain and preserve a reliable marketplace of local data.
5. Serve as the professional real estate experts in Centre County and perform meaningful consumer engagement activities.

Goal 1
Increase local government affairs involvement to protect property owner and private property rights.

Overall Objectives:

• Engage and sustain discussions between Leadership, Legislators, Municipal & County Officials
• Utilize services of PAR Public Policy and Political Advocacy Field Representative

Objective 1.1
Engage and sustain discussions between Realtor® Association Leadership, Legislators, Municipal and County Officials.

Possible Action Plans

A. Host Annual meetings between Board of Directors (BOD), Government Affairs (GA) Committee, Municipality Managers, Executive Director of the Centre Region Council of Government and the Planning Director of the Centre Region Planning Agency.
B. Host annual meetings between BOD, GA Committee, County Commissioners, Representatives from County Housing Authority, County Tax Assessor, Recorder of Deeds and Legislative House & Senate Representatives.
C. Provide legislators/municipality representatives with regular real estate data/information updates.

Objective 1.2
Closely work with designated PAR Public Policy and Political Advocacy Field Representative to further enhance the association’s government affairs impact and involvement.

Possible Action Plans

A. GA Committee along with PAR Field Rep review local elections and determine which races the association may want to become involved to enhance the Realtor® position on local issues that impact the real estate community.
B. Enlist Field Rep to monitor local ordinances that may impact private property rights. Should issues arise, seek guidance from Field Representative for implementing a systematic grassroots campaign to ensure our voices are heard.
C. Utilize PAR & NAR Realtor® Party resources to enhance government affairs impact and involvement.
D. Communicate local legislative issues regularly to the general membership.

**Goal 2**  
Increase member involvement and ensure development of future leadership.

**Overall Objectives/Action Plans:**
- Increase member involvement with association
- Identify and develop future leadership

**Objective 2.1**  
Increase member involvement/participation within association.

**Possible Action Plans**
A. Establish a clear message to members to show benefits of not only being a member of the association, but also being active on committees, attending meetings and seminars.
B. Involve current and past leadership to personally invite members to participate in association functions & events.
C. Involve brokers to personally invite members to participate.
D. Request current leadership and committee members to identify at least one member for future committee participation.

**Objective 2.2**  
Identify and develop future leadership.

**Possible Action Plans**
A. Involve brokers and firm majority shareholders/owners from all geographic areas that we serve, in outreach and recognition of members with leadership skills.
B. Build a network of current and past association leaders to share perspectives, skills and knowledge, annual meeting.
C. Develop leadership skills within committee roles (Chair and Vice Chair).
D. Committee Chair & Vice Chair should be a member of the Strategic Planning Committee

**Goal 3**  
Operate a fiscally responsible organization.

**Overall Objectives:**
- Maintain accurate account of the association's financial position.
- Develop balanced annual budgets.

**Objective 3.1**  
Maintain accurate account of the association's financial position.

**Possible Action Plans**
A. Engage services of Certified Public Accountants to prepare the association's annual tax returns (990 & 990T) and perform annual financial statement audits/reviews in 3-year cycle format (year one audit; years two and three review).
B. Finance Committee to review association's monthly balance sheets and income/expense/budget reports.
C. Board of Directors to exercise strong financial oversight and maintain knowledge of the results of the association's activities.

**Objective 3.2**  
Develop balanced annual budgets.
Possible Action Plans
A. The Finance Committee to oversee financial activities of the association, to make and implement recommendations concerning strategic and financial planning.
B. The Finance Committee, along with the Executive Officer, shall prepare an annual budget for review and approval by the Board of Directors.

Goal 4
Maintain and preserve a reliable marketplace of local data.

Overall Objectives:
• Stay abreast of NAR's recommended MLS Rules and Regulations to maintain compliance.
• MLS Committee to recommend rules and policies to the Board of Directors, including technology programs to enhance MLS effectiveness and the feasibility of a regional MLS.
• Maintain up to date, accurate data.

Objective 4.1
Stay abreast of NAR's recommended MLS Rules and Regulations to maintain compliance.

Possible Action Plans
A. Association staff in line with the MLS committee shall monitor NAR Legislative and Annual Conference meeting outcomes as well as NAR initiated communications.
B. Association staff shall forward to the MLS committee the summary of annual changes to NAR's Handbook on Multiple Listing Service for review.

Objective 4.2
MLS Committee to recommend rules and policies to the Board of Directors, including technology programs to enhance MLS effectiveness and the feasibility of a regional MLS.

Possible Action Plans
A. The MLS Committee to review annual changes to the NAR Handbook on Multiple Listing Policy and if warranted, forward recommendations of change for Board of Directors approval.
B. Appoint a task force of participants and subscribers as necessary to research technology enhancements and make recommendations for change if any.

Objective 4.3
Maintain up to date, accurate data.

Possible Action Plans
A. Promote available training and provide educational assistance for current MLS system.
B. Association staff to provide MLS Rules and Regulation updates, system enhancements and procedural changes to all participants and subscribers upon implementation.
C. Monitor MLS activity, develop procedures of participant/subscriber use and enforcement of CCAR MLS Rules and Regulations.

Goal 5
Provide education on subjects pertaining to the day to day business practices of REALTORS®; serve as the professional real estate experts in Centre County and perform meaningful consumer engagement activities.
Overall Objectives:

- Continue to educate our members to enhance knowledge and professional skills
- Inform the public about real estate markets and trends
- Enhance the Realtor image throughout the community

Objective 5.1
Continue to educate our members to enhance knowledge and professional skills.

Possible Action Plans

A. Evaluate and provide educational opportunities to enhance member’s business. (CE that is relative to current issues, concerns and designation offerings. Business Partner educational presentations to Realtor® members)
B. Provide both new and continuing education classes on Code of Ethics
C. Coordinate with other associations in the district to provide classroom CE courses as part of an annual district education day (District Conference).
D. Publish education calendar at the beginning of the year and update regularly.
E. Executive Officer and possibly another leadership representative to present new information as needed at brokerage sales meetings.
F. Provide technology training and assistance, RPR, MLS Software, Lockbox, CRM offerings, etc.
G. Provide opportunities for interaction and networking with our business partners.

Objective 5.2
Inform the public about real estate markets and trends.

Possible Action Plans

A. Publish reports and updates on the local real estate markets.
B. Inform the public and advocate for issues involving property rights.

Objective 5.3
Enhance the Realtor image throughout the community.

Possible Action Plans

A. Engage with the public in select fundraising and community service activities for the benefit of the community.
B. Ensure coverage of Association efforts in local media.
C. Maximize advertising potential within association co-sponsored publications.