



Strategic Plan & Policy Manual

This Policy Manual is a compilation of all current policies in effect for the St. Cloud Area Association of REALTORS®. Each policy indicates, when possible, the date the policy was approved and/or updated.

The policies dictated within this policy manual are meant to coincide with and not preclude or override the Bylaws of the St. Cloud Area Association of REALTORS® or the MLS Bylaws.

Amendments

This Policy Manual may be amended by a majority vote of the SCAAR Board of Directors.

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Strategic Plan

(Updated 12/15/22)

Mission Statement

The mission of the St Cloud Area Association of REALTORS® is to support its members by being the advocate for REALTORS®; enhancing the professionalism, integrity, education, and competency of its members; promoting and protecting private property rights; and strengthening the REALTOR® image within the community.

1. Advocate for REALTORS®

Goal: Engage activities to enhance the REALTOR® brand and effectively communicate the value of REALTORS®.

Value statement: Promote the REALTOR® brand and the benefits of using a REALTOR®.

Strategies:

1. Identify and utilize best practice methods to grow the REALTOR® brand.
2. Engage recognition programs and public relations efforts designed to build the REALTOR® brand.
3. Emphasize Diversity, Equity & Inclusion into the organizational structure.

Tactics and timeline: To be developed by the Awards, Equal Opportunity/Cultural Diversity and Public Relations Committees. Timeline to be developed by each associated board and/or committee by the end of the first quarter of the year and reviewed by the SCAAR and MLS Boards on an annual basis.

2. Professionalism

Goal: Provide the tools and training to ensure that members have the professional expertise and advanced certifications to deliver services to clients in highly effective ways.

Value statement: Identify the continuing education needs of members and provide relevant opportunities to both maintain existing qualifications and build new knowledge and skills to provide effective services to clients.

Strategies:

1. Provide access to and recognition for member involvement in advanced designations programs.
2. Determine member needs for ongoing continuing education and offer training programs to meet those needs.
3. Invite speakers to present on emerging topics of relevance.
4. Provide and/or promote education on Fair Housing and Diversity, Equity & Inclusion.
5. Prioritize member safety by providing the education and resources REALTORS®

need to identify and guard against risks with the goal that every REALTOR® comes home safely every night.

Tactics and timeline: To be developed by the Awards, Bylaws, Education, Equal Opportunity/Cultural Diversity and MLS Board of Directors. Timeline to be developed by each associated board and/or committee by the end of the first quarter of the year and reviewed by the SCAAR and MLS Boards on an annual basis.

3. Community Outreach

Goal: Ensure that SCAAR is the primary resource utilized in the real estate marketplace.

Value statement: The St. Cloud Area Association of REALTORS® must be recognized by local government entities as well as by community leaders and the general public as the primary agent of and resource for real estate business in the region.

Strategies:

1. Engage the Government Affairs committee in activities intended to link SCAAR to local government planning commissions and other regulatory entities concerning real estate issues.
2. Identify and implement a set of tactics intended to better ensure that the REALTORS® are the preferred conduit for conducting real estate activities.
3. Implement an information campaign to acknowledge and grow the presence of REALTORS® in the community.
4. Support community discussion and policy engagement around sustainability issues that directly impact communities, transactions and association operations.
5. Develop and implement a communications plan targeted at increasing public awareness about SCAAR and the issues of importance to the association.

Tactics and timeline: To be developed by the SCAAR Board of Directors and the Government Affairs and Preferred Partner Committees. Timeline to be developed by each associated board and/or committee by the end of the first quarter of the year and reviewed by the SCAAR and MLS Boards on an annual basis.

4. Member Engagement

Goal: Enhance outreach efforts of the St. Cloud Area Association of REALTORS® to better engage members in the work of the Association.

Value statement: Members of SCAAR need to recognize the critical importance of the St. Cloud Area Association of REALTORS® to the health and vibrancy of both the real estate market and the overall quality of life in the region.

Strategies:

1. Design and offer a set of experiences like presentations, one-off events, leadership opportunities, and like activities intended to build member engagement and involvement within the association.
2. Utilize multiple social media platforms to enhance communications with and connections to members.
3. Develop and implement a plan to maximize the effectiveness of the Association's committee structure.

Tactics and timeline: To be developed by the Equal Opportunity/Cultural Diversity, Humanitarian, Preferred Partner, Public Relations, Social Affairs and Golf Committees. Timeline to be developed by each associated board and/or committee by the end of the first quarter of the year and reviewed by the SCAAR and MLS Boards on an annual basis.

Section 1 – Business Policies

1.1 Office Hours

The SCAAR office is open Monday through Friday 8:00 am - 4:30 pm.

Address: 2109 Troop Drive, Sartell, MN 56377

Phone: 320-253-7149 Fax: 320-253-9701

Website: www.stcloudrealtors.com

1.2 Email Communications

Through membership with SCAAR, members are establishing a business relationship with SCAAR and authorizing use of the email addresses provided to the organization. SCAAR communicates to its members regularly via email. Members are responsible for keeping their email address current with the Association office.

1.3 Fax Communications

Through membership with SCAAR, members are establishing a business relationship with SCAAR and authorizing use of the fax numbers provided to the organization. SCAAR may use fax numbers to communicate with members.

1.4 Business Sponsorship

SCAAR will not sponsor or promote, directly, or as a third party any SCAAR or SCAMLS member's business activities/enterprise, that are in conjunction with the Association's activities, that are deemed competitive with other members, or otherwise.

1.5 Mailing List/Email List

The SCAAR office can provide to any Affiliate/Preferred Partner Member, upon request, physical mailing labels for member agents for \$15 a set and/or provide an electronic list of email addresses for member agents. (Adopted 7/2014)

1.6 Member Roster

SCAAR staff will be allowed to send a list of Member Brokerage, Address and phone number upon request to non members or public. (Adopted 6/17/98)

1.7 Media Correspondence

Any media inquiries shall be directed to the Association Executive or someone of their choosing in regard to representation of the Association. If such person is not available, inquiries will be directed to the President.

1.8 Member Telephone & Office Visit Policy

The SCAAR Board of Directors does not tolerate the following and will employ the subsequent procedures:

When a member swears at, harasses, or physically threatens or attacks any SCAAR employee at the SCAAR office, the following procedure will be followed:

1. If a member swears at, harasses, or physically threatens or attacks any SCAAR employee or any other person in the SCAAR office, the member will be informed that his/her behavior will not be tolerated, that he/she must behave civilly towards

the staff and/or any other person in the office or he/she will be asked to leave the office immediately.

2. If the member persists, he/she will be told to leave the office.
3. If the member will not leave, he/she will be told that the police will be called.
4. If the member continues to persist and will not leave the office, the police will be called.
5. The member will be sent a reprimand per Article VI Section 14 of the SCAAR Bylaws ("Reprimand Letter") confirming what was said in (1) above and that the member will not be allowed back on the premises until he/she contacts the Association Executive and affirms that he/she will conform to (1) above.
6. In the Reprimand Letter, a summary of what happened, including date(s), time(s), names, actual words used or conduct observed. A copy of the Reprimand Letter will be placed in the member's file.
7. If the member argues that he/she must be allowed to do business with the SCAAR at the SCAAR office, it will be explained that until he/she conforms to (1) above, he/she will have to conduct business by email or U.S. mail.

If a member is abusive on the telephone, the following procedure will take place:

1. The member will be told, "Sir/Madam, I have to ask you [not to use profanity/not to shout on the telephone/not to be offensive]. If you continue to do so, I will terminate this telephone call."
2. The staff member will send an email to the Association Executive explaining the situation including actual language the member used.
3. The Association Executive will contact the member by telephone and attempt to come to a resolution of the conflict.

The SCAAR Board of Directors will follow Article VI Section 14 of the SCAAR Association Bylaws to formally reprimand, place on probation, suspend, expel or take other appropriate disciplinary action of a member for harassment of a SCAAR employee.

1.9 Photographs

SCAAR posts photos of organizational events and happenings on the SCAAR website and its social media sites. Digital photos taken at SCAAR events may be submitted to the Association Executive for posting consideration. Submission of photos does not guarantee use. To be considered, photos must be of good quality and clarity.

Through membership with SCAAR, members are establishing a business relationship with SCAAR and authorizing use of any photos taken or provided to the Association.

1.10 Promote to Members

In order for SCAAR to endorse or allow a company to promote a benefit/service to SCAAR members, they must be an Affiliate/Preferred Partner Member of SCAAR.

1.11 Professional Service Contracts

SCAAR contracts are to be signed by the President or Association Executive only. Contracts pertaining to the MLS are to be signed by the SCAAR or MLS President or the Association Executive only.

1.12 Review of Contracts

The AE and/or the SCAAR President shall review all outside professional service contracts when necessary. Current contracts in place are listed below along with expiration dates.

NorthstarMLS	Month-to-month with 6 months notice of intent to terminate
HP Copier	Expires 2027 (signed 2/28/2022 for 63 months)
Advantage 1	Property Insurance - policy expires 9-1 of each year

1.13 Use of Board Room and/or Equipment

SCAAR Committees, Task Forces, MNAR and NAR may use the Association's board room and/or equipment at no additional charge subject to availability. SCAAR has priority in scheduling and use of the board room and/or equipment.

1.14 Website / Electronic Media Policy

SCAAR's website has been established to provide access to member services and information as well as information to the general public. The website is updated on a regular basis, information and updates are posted solely by SCAAR staff.

The information contained on www.stcloudrealtors.com is provided by the Association for general informational purposes only. None of the information is intended or should be construed to be legal advice or a legal opinion. While every effort has been made to ensure that the information contained is as accurate as possible, omissions and errors may occur.

1.15 Social Media Policy

SCAAR staff and staff approved members will be given permission to access, edit and/or post on SCAAR's approved social media pages or groups. The Facebook page is meant to be consumer facing when sharing information. The SCAAR Group is used to post information strictly for Association members. Posts are required to be professional and honest at all times and related to SCAAR and/or the real estate industry. No personal, individual or company promotion is allowed. All content posted to SCAAR approved social media platforms is subject to review and removal by the group/page administrator.

1.16 Texting Communications Policy

SCAAR text messages will be permitted for:

- Local Calls to Action
- When a vote is needed (i.e. bylaw change)
- In an emergency situation (i.e. SCAAR phones are out)
- Other items deemed appropriate by the Association Executive and the SCAAR President

Texting will be done infrequently and all messages will be sent as deemed necessary by both the Association Executive and the SCAAR President or SCAAR President Elect if the President is not available.

In the case of an emergency or if there is a safety issue, such text messages will be sent as deemed necessary by the Association Executive Only.

1.17 Retention Policy

St. Cloud Area Association of REALTORS®

Effective Date: June 15, 2017

Responsible staff: Association Executive

Purpose: To provide policy on retention of records of the St. Cloud Area Association of REALTORS®

Records	Retention Period	Reference
Accounting		
Accounts payable	7 years	NAR
Accounts receivable	7 years	NAR
Annual financial statements	Permanent	NAR & Accountant
Audit reports of accounts	Permanent	Accountant
Bank statements & reconciliations	7 years	NAR
Canceled checks – routine matters	7 years	NAR
Canceled checks – important payments (i.e. loan repayment, tax pymts) Checks should be filed w/the papers pertaining to the underlying transaction.	Permanent	NAR & Accountant
Charts of Accounts	Permanent	Accountant
Correspondence: general/routine	4 years	NAR
Deeds and closing papers	Permanent	NAR & Accountant
Deposit slips	4 years	NAR
Depreciation Schedules	Permanent	Accountant
Employee/Member expense reports	7 years	NAR
Expense Analysis & Expense Distribution Schedules	7 years	Accountant
General ledgers	Permanent	NAR & Accountant
Inventory count & costing sheets	7 years	NAR
Insurance policies (after expiration)	4 years	NAR
Internal Reports (i.e. Audit)	3 years	Accountant
Investments (after disposal)	7 years	NAR
Invoices to Customers and from Vendors	7 years	Accountant
IRS Revenue Agents' Reports	Permanent	Accountant
Mortgages, loans & leases (paid)	7 years	NAR
Mortgages, loans & leases (current)	Permanent	NAR
Notes receivable ledgers, schedules	6 years	Accountant
Payroll journals & ledgers	Permanent	NAR
Petty Cash Receipts	3 years	Accountant
Purchase invoices & orders	7 years	NAR
Receiving sheets	2 years	NAR

Sales records	7 years	NAR
Sales tax returns & exemption support	5 years	NAR
Tax Returns	Permanent	NAR & Accountant
Trial balances	Permanent	NAR
Association Corporate Records		
Articles of Incorporation & amendments	Permanent	NAR & Accountant
Bylaws and amendments	Permanent	NAR & Accountant
Corporate filings	Permanent	NAR & Accountant
Corporate Minute Book	Permanent	NAR & Accountant
Committee Minute Book	Permanent	NAR & Accountant
IRS Exemption Letter	Permanent	NAR & Accountant
Employment Records		
Documents relating to job recruitment: advertising, job orders submitted to employment agencies, interviewing, testing, hiring, training, demotions, promotions, layoffs, discharge, other personnel decisions.	1 year	NAR
Employment Applications	3 years	Accountant
Employee benefit plan documents	(duration of plan)	NAR
FMLA leave records (FMLA information and notices distributed to these employees and records of any FMLA disputes.)	7 years	NAR
Garnishments/wage assignments	3 years	NAR
Immigration I-9 forms	duration of employment plus 1 year, minimum of 3 years	NAR
Payroll records showing name, address, date of birth, occupation, rate of pay, and weekly compensation	3 years	NAR
Personnel Records	10 years after employment ends	NAR
Record of all occupational injuries, including those under state workers compensation law and any ERISA awards	5 years for ERISA	NAR
Time books/cards	3 years	Accountant
Accident reports & claims (settled cases)	6 years	Accountant
Accident reports & claims/policies, insurance records (current)	Permanent	Accountant
Employment tax records	6 years	Accountant
ERISA disclosure documents	6 years from date disclosure was due	NAR
Retirement and Pension Records	Permanent	Accountant
Legal Documents		
Contracts & Leases (expired)	10 years	NAR
Contracts & Leases (current)	Permanent	Accountant
Trademarks, Patents & Copyrights	Permanent	NAR

Warranties & Guaranties	2 years beyond terms of warranty	NAR
Legal Correspondence/Records	Permanent	NAR
MLS Documents		
Rules & Regulations	Permanent	NAR
MLS Policies	Permanent	NAR
Lockbox key agreements/leases	1 year after agreement terminates	NAR
MLS Service Mark License Agreements	Permanent	NAR
Contracts	10 years after expiration	NAR
Subscription Agreements	10 years after expiration	NAR
Participation Agreements	10 years after expiration	NAR
Website Click-Through Confirmations	10 years	NAR
NAR/Association Documents		
Association charter	Permanent	NAR
Territorial jurisdiction	Permanent	NAR
REALTOR® Agreement	Until superceded	NAR
Member file & membership applications	2 years after membership terminates	NAR
Professional Standards Hearing Records	Ethics result of hearing – permanent; rest of hearing file – minimum 1 year after satisfaction of sanctions (if any) and there is no threat of litigation	NAR
Arbitration/Mediation	1 year after payment of award (if any) and there is no threat of litigation	NAR
Property Records		
Deeds of Title	Permanent	NAR
Leases	2 years after expiration	NAR
Depreciation schedules	Permanent	NAR
Property Damage	7 years	NAR
Property Tax	Permanent	NAR
Appraisals	Permanent	NAR
Blueprints/Plans	Permanent	NAR
Warranties & Guaranties	2 years beyond terms of the warranty	NAR
Property Records (including costs)	Permanent	Accountant
Electronically Stored Information		
Documents in electronic formats will be treated according to the timeframes set forth in the policy.		NAR

Section 2 – Committee Structure

(Revised 12-20-18)

Note: Contributing members are welcome on all committee's; however, there are no BOD voting rights.

2.1 Standing Committees

A standing committee is a committee designated in the Association Bylaws to exist and meet on a regular scheduled basis.

The SCAAR standing committees are:

- Executive/Personnel
- Preferred Partner
- Awards
- Bylaws/Policy
- Education
- Equal Opportunity/Cultural Diversity
- Finances & Budget
- Government Affairs/RPAC
- Humanitarian
- Public Relations
- Social Affairs
- Strategic Planning

2.2 Executive/Personnel Committee

Purpose: The Executive Committee shall serve as the policy review and steering committee and shall be responsible to the Board of Directors for the effective conduct of the affairs of the Board, (i.e. committee activity, as well as the day-to-day operations of the Board).

Composition:

Number on Committee: Nine (9)

Chair: Immediate Past President

Vice Chair: President

Makeup: Presidents, Presidents-elect, Immediate Past Presidents of SCAAR and SCAMLS, Chairpersons from: Finance/Budget, Bylaws/Policy and one SCAAR Director.

Term: One (1) year term for all positions.

Meetings: Monthly and/or as scheduled by the President.

Attendance: Attendance is expected at all committee meetings.

Restrictions: All committee meetings will be restricted to committee members and appropriate staff unless otherwise permitted by the committee.

Quorum: Five (5)

Reports to: Board of Directors.

Duties and Responsibilities:

- Review and submit to the Board of Directors any proposed changes in the Bylaws of the Board.
- Manage the total administrative, financial and operational functions of the Board.
- Supervise contract negotiations, equipment purchases.
- Oversee the maintenance and insurance of the property of the Board.
- Annual Review of Association Executive.
- Consider and act on AE's annual review of office staff.
- Recommend candidate for Association Executive position to the BOD.
- Consider and act on AE's candidates for positions on office staff.
- Develop objective driven General Membership Meetings.
- All requests for funds are to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors and/or the President.

2.2a Preferred Partner Committee

Purpose: The Preferred Partner Committee shall secure preferred partners to become members of SCAAR.

Composition:

Number on Committee: Minimum of Five (5) – Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: Four (4) – Nine (9) At-Large members. The President and President-elect are ex-officio members.

Term: Two (2) years (staggered) with the option to renew one time.

Meetings: Monthly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: All committee meetings will be restricted to committee members and appropriate staff unless permitted by the Chair.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Secure Preferred Partners to become Affiliate members/Preferred Partners of SCAAR.
- Encourage SCAAR members to use and to recruit Preferred Partners.
- Annually review the Affiliate member/preferred partner program and its benefits.
- Coordinate the printing of the Membership Guide as needed.
- Encourage SCAAR members to attend social hours and recognize our Preferred Partners.
- All requests for funds are to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.3 Awards Committee

Purpose: The Awards Committee shall set guidelines, review applications, select nominees, make those recommendations to the Board and administer award programs.

Composition:

Number on Committee: Minimum of Five (5) – Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: The two past recipients of each of the following awards: Preferred Partner, Community Service, Distinguished Service, REALTOR of the Year and Good Neighbor. The President and President-elect are ex-officio members.

Term: Two (2) years.

Meetings: Quarterly and when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: All committee meetings will be restricted to committee members and appropriate staff unless permitted by the Chair. If committee members are candidates, they must remove themselves from the meeting.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Encourage members to nominate qualified candidates for REALTOR® of the Year, Preferred Partner of the Year, Distinguished Service, Community Service and Good Neighbor Awards.
- Preview and qualify all entries.
- Judge nomination entries/recommend awards to the BOD.
- Association Executive (AE) is responsible for ordering awards.
- Recommend changes and develop guidelines to the above awards criteria for approval by the Board of Directors.
- All requests for funds are to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.4 Bylaws/Policy Committee

Purpose: The Bylaws and Policy Committee shall oversee the Bylaws and the Policy and Procedures Manual of the Board.

Composition:

Number on Committee: Minimum of Five (5) – Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: Four (4) – Eight (8) At-Large members and one SCAAR Director. The President and President-elect are ex-officio members

Term: Two (2) years (staggered) with the option to renew one time.

Meetings: Quarterly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: None.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Draft, in proper form, revisions and/or amendments to the Bylaws and/or the Policy and Procedures Manual of the Board and recommends to the Executive Committee.
- Keep the Policy and Procedures Manual current (i.e. annual review).
- Draft, in proper form, official resolutions and proclamations of the Board as directed by the President, the Executive Committee or the Board of Directors.
- Ensure that proposed changes to the Bylaws are presented to the Directors and the Membership and changes to the Policy and Procedures Manual presented to the Directors in accordance with the Bylaws.
- In conjunction with the AE, review current standing committees and make recommendations for any necessary changes.
- All requests for funds are to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.5 Education Committee

Purpose: The Education Committee shall provide ongoing, quality educational programs within the budget for the membership.

Composition:

Number on Committee: Minimum of Five (5) – Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: Five (5) – Nine (9) At-Large members, one (1) member from the Cultural Diversity/Equal Opportunity Committee (one member of this committee will serve on the Cultural Diversity/Equal Opportunity Committee). The President and President-elect are ex-officio members.

Term: Two (2) years (staggered) with the option to renew one time. One (1) year for the Cultural Diversity/Equal Opportunity member.

Meetings: Quarterly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: The Chair or Vice-Chair may not be an instructor under contract by the SCAAR.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Develop and implement a variety of competitive, realistic, local, revenue and non-revenue producing educational programs to include continuing education, localized information, skill building offerings and advanced designation courses with quality instructors.
- Continue to explore and identify cooperative educational opportunities.
- Develop and implement a measurable course-marketing plan that incorporates neighboring associations/organizations.
- Study and evaluate the desirability of incentive and compensatory programs for members (i.e. education card, credit for volunteer service, REALTOR bucks).
- Schedule and deliver education and training opportunities to all the defined markets at flexible times and locations.
- Develop or provide a variety of course content offerings and quality instructors to meet and maintain the member needs, consistency and prominence of the educational opportunities.
- Publish annual education schedule.
- Survey course participants for overall evaluation of course and content. Perform evaluation of course instructors and report to VP of Professional Development.

- Consider industry trends with regard to educational curriculum, including post-license.
- Educate and adapt to the culturally diverse climate that may affect the BOD.
- In conjunction with the Association Executive, facilitate New Members Orientation Program to include cultural diversity information.
- Assess the effectiveness and realign if needed the framework of the educational curriculum.
- All requests for funds to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.6 Equal Opportunity/Cultural Diversity Committee

Purpose: The Equal Opportunity/Cultural Diversity Committee shall develop and recommend education and awareness promoting equal opportunity in housing and diversity within the real estate community of SCAAR.

Composition:

Number on Committee: Minimum of Five (5) – Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: Five (5) – Nine (9) At-Large members, one (1) member from each Public Relations, Government Affairs and Education Committees. The President and President-elect are ex-officio members.

Term: Two (2) years (staggered) with the option to renew one time.

Meetings: Quarterly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: None.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Must attend a minimum of three (3) credit hours continuing education course on Equal Opportunity and/or Cultural Diversity (if available) within the past twelve months.
- Monitor changes related to cultural diversity in the area communities.
- Develop and recommend policy promoting equal opportunity in housing and diversity within the real estate industry.
- All requests for funds are to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such funds requests.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.7 Finance/Budget Committee

Purpose: The Finance and Budget Committee shall monitor yearly income and expenditures, prepare budgets and recommend adjustments as needed to the BOD.

Composition:

Number on Committee: Six (6)

Chair: SCAAR Secretary/Treasurer

Vice Chair: SCAAR President

Makeup: Presidents, Presidents-elect, Immediate Past Presidents and Secretary/Treasurers of SCAAR and SCAMLS

Meetings: Quarterly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: All committee meetings to be restricted to committee members and appropriate staff unless otherwise permitted by the committee chair.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **(Report at the end of each month.)**

Duties and Responsibilities:

- Identify and recommend the ways and means to finance the Board.
- In conjunction with the AE, prepare a budget of estimated incomes and expenses to be submitted to the Executive Committee and Board of Directors at least two (2) months prior to the end of the current fiscal year.
- Ensure compliance with the annual approved budget.
- Receive all requests for expenditures exceeding the budget, which must be channeled through this committee for inclusion in its report to the Executive Committee as to the budgeting impact of such requests.
- In collaboration with the AE, conduct annual review of the Board's assets and investments.
- All requests for funds to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.8 Government Affairs/RPAC Committee

Purpose: The Government Affairs Committee shall review state and local public policy issues affecting the real estate industry and members of the St. Cloud Area Association of REALTORS®.

Composition:

Number on Committee: Minimum of Five (5) - Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: Five (5) - Nine (9) At-Large members. The President and President-Elect are ex-officio members.

Term: Two (2) years (staggered) with the option to renew one time.

Meetings: Quarterly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: None.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Involvement in local political issues with monitoring & lobbying where appropriate.
- Monitor Planning & Zoning agendas along with meetings of all local governments and the school board.
- Connect with Cities and Counties to inform them that we are a resource.
- At the direction of the President and/or the Government Affairs Chair, the AE will inform the general public on preservation of private property rights and/or SCAAR's and Government Affairs Committee's dedication to protect them.
- Communicate to membership what RPAC is and does.
- All requests for funds to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.9 Humanitarian Committee

Purpose: The Humanitarian Committee shall promote human welfare to the membership.

Composition:

Number on Committee: Minimum of Five (5) - Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: Five (5) – Nine (9) At-large members. The President and President-elect are ex-officio members.

Term: Two (2) years (staggered) with the option to renew one time.

Meetings: Quarterly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: None.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Monitor welfare of members and offer support when possible.
- Distribute three \$1000 Scholarships each year.
- Committee will strive to become a philanthropic voice in the St. Cloud Area community.
- All requests for funds to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.10 Public Relations Committee

Purpose: The Public Relations Committee shall promote SCAAR to the general public.

Composition:

Number on Committee: Minimum of Five (5) - Maximum of Nine (9)

Chair: Previous Vice Chair

Vice Chair: Appointed by the Committee. Member must serve one (1) year on the committee before serving as Vice Chair.

Past Chair: Previous Chair

Makeup: Five (5) – Nine (9) At Large members, one (1) member from the Equal Opportunity/Cultural Diversity Committee (one member of this committee will serve on the Cultural Diversity/Equal Opportunity Committee). The President and President-elect are ex-officio members.

Term: Two (2) years (staggered) with the option to renew one time.

Meetings: Quarterly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: Within the SCAAR and SCAMLS Bylaws.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors. **Report at the end of each month.**

Duties and Responsibilities:

- Develop community awareness program that enhances the REALTOR® image among the public.
- Create an expectation for SCAAR members to get involved in community service work by delivering pre-determined ideas and education about the benefits.
- Create, promote, and recruit REALTORS® for a minimum of one annual community service event and multiple minor community service events.
- All requests for funds to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.12 Strategic Planning Committee

Purpose: The Strategic Planning Committee shall be charged with creating a dynamic strategic plan for the Board. **Strategic Planning** – Review Association Mission Statement. The strategic planning process is key in helping an organization develop a vision of where it will be in the future and determining the best ways to turn that vision into reality.

Composition:

Number on Committee: Seven (7)

Chair: President-elect

Vice Chair: N/A

Makeup: President, President-elect, Past President and four (4) At-Large members appointed by the President and approved by the Board of Directors.

Term: Three (3) year (staggered), with four (4) years maximum service and a mandatory 2-year break between any possible reappointment after serving out any term. President-elect is exempt from the 4 consecutive year and 2-year break rule should a conflict occur. No consecutive 3-year term appointments will be permitted.

Meetings: Annually and/or when needed.

Attendance: Attendance is expected at all committee meetings. **Restrictions:** All committee meetings will be restricted to committee members and appropriate staff unless otherwise permitted by the committee.

Reports to: Board of Directors.

Duties and Responsibilities:

- Develop a current strategic (long range) plan for the Association to follow.
- Access the Board's total environment from the perspectives of its members and other organizations and groups that impact the Association.
- Create a formal process for implementation and maintenance of the Strategic Plan.
- Define the most critical issues in the Strategic Plan and the tactical responses to those issues.
- Promote the Strategic Plan's initiatives to the membership.
- All requests for funds are to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund requests.

Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.14 Other Committees

2.15 Nominating Committee – SCAAR/SCAMLS Committee

Purpose: The Nominating Committee shall be responsible for annually nominating a slate of Officers of the Board to serve as prescribed in the Board's Bylaws and at least one candidate for each place to be filled on the Board of Directors.

Composition:

Number on Committee: Three (3) or more

Chair: President

Vice Chair: Appointed by President

Makeup: Three (3) REALTOR® Members selected by the President and AE, with the approval of the Board of Directors. The President-elect is an ex-officio member.

Term: One (1) year

Meetings: Annually and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: Must be a REALTOR® member. All committee meetings will be restricted to committee members and appropriate staff unless otherwise permitted by the Chair.

Quorum: Three (3)

Reports to: Board of Directors.

Duties and Responsibilities:

- Meet no later than the month of October.
- Review potential candidates for positions as Officers or Directors.
- Select one or more candidate(s) for each office and one or more candidate(s) for each place to be filled on the Board of Directors.
- Make a report to the BOD at least 30 days preceding the election.
- Mail or electronically transmit report to each member eligible to vote at least three weeks prior to election.
- Recommend to the Board of Directors nominees to fill vacancies among the Officers, Board of Directors and/or Committees.
- Publish at the direction of the Association Executive, requirements for each position to all Candidates.
- All requests for funds to be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.15a Elections Committee

Purpose: The Elections Committee shall be responsible for reviewing any nomination petitions and oversee the annual election, if an election is necessary.

Composition:

Number on Committee: Three (3)

Chair: President

Vice Chair: Appointed by President

Makeup: Three (3) REALTOR® members selected by the President and AE, with the approval of the Board of Directors.

Term: One (1) year

Meetings: Annually and/or when needed.

Attendance: Attendance is expected at all committee meetings. **Restrictions:** Must be a REALTOR® member. All committee meetings will be restricted to committee members and appropriate staff unless otherwise permitted by the Chair.

Quorum: Three (3)

Reports to: Board of Directors.

Duties and Responsibilities:

- Review any submitted nomination petitions to determine whether they meet the requirements set out in the Bylaws.
- Conduct the election of Officers and Directors.
- Meet after the election period ends to review the results and determine the winners.
- If no election is necessary, send appropriate notice to the membership.
- All requests for funds should be channeled through the Finance/Budget Committee for inclusion in its report to the Executive Committee as to the budgeting impact of such fund request.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.16 Committee Chair Responsibilities

BASIC FUNCTION: Directs the members and activities of the Committee to ensure that it meets its goals and objectives.

SPECIFIC RESPONSIBILITIES:

1. Assists in developing the Committee goals and objectives.
2. Informs Committee members of the goals and objectives and their expected individual contributions and responsibilities.
3. Assists the Chief Elected Officer in making Committee member appointments as necessary.
4. Works in cooperation with staff to prepare meeting agendas and distributes relevant information to all Committee members prior to the meeting.
5. Presides over committee meetings to ensure adherence to the major issues on the agenda.
6. Encourages active participation by Committee members in the activities of the Association.
7. Works to achieve goals and objectives of the Association as defined in the Association Strategic Plan.
8. After each meeting, provides written minutes to the Association Executive.

2.17 Committee Member Responsibilities

BASIC FUNCTION: Attends all meetings of the Committee, prepares Committee assignments, and works toward the fulfillment of the Committee objectives.

SPECIFIC RESPONSIBILITIES:

1. Attends all meetings of the Committee.
2. Carries out individual assignments that are made by the Committee Chair.
3. Reviews all relevant material prior to the Committee meetings. Prepares to make contributions and voice objective opinions concerning the Committee issues.
4. Works to achieve goals and objectives of the Association as defined in the Association Strategic Plan.

2.18 Task Forces

A task force generally operates similar to a committee, but it meets only as needed to carry out specific objectives. Once the objectives have been met, the Task Force disbands or maintains an idle status and does not meet again until another task is assigned. Task forces will be under the direction of the Board of Directors.

Ongoing Task Forces:

- Golf Task Force
- Holiday Party Task Force

2.18a Golf Tournament Task Force

Purpose: The Golf Tournament Task Force shall be charged with the responsibility of organizing and managing the annual golf tournament.

Composition:

Number on Committee: Seven (7) or more

Chair: Appointed by the Golf Tournament Task Force

Vice Chair: Appointed by the Golf Tournament Task Force

Makeup: Seven (7) or more At-large members to be appointed by the Chair

Term: One (1) year with the option to renew.

Meetings: Monthly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: None.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors.

Duties and Responsibilities:

- Solicit area businesses for donations.
- Chose a charity to support.
- Promote attendance at the annual golf tournament.
- All requests for funds to be channeled through the Board of Directors.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

2.18b Holiday Party Task Force

Purpose: The Holiday Party Task Force shall be charged with the responsibility of organizing and managing the annual holiday party.

Composition:

Number on Committee: Seven (7) or more

Chair: Appointed by the Holiday Party Task Force

Vice Chair: Appointed by the Holiday Party Task Force

Past Vice Chair: Previous Chair

Makeup: Seven (7) or more At-large members to be appointed by the Chair.

Term: One (1) year with the option to renew.

Meetings: Monthly and/or when needed.

Attendance: Attendance is expected at all committee meetings.

Restrictions: None.

Quorum: Fifty-one percent (51%) or more of the committee members.

Reports to: Board of Directors.

Duties and Responsibilities:

- Solicit area businesses for donations.
- Book and coordinate entertainment.
- Plan the holiday party event.
- Promote attendance at the annual holiday party.
- All requests for funds to be channeled through the Board of Directors.
- Perform such other duties as directed by the Board of Directors, the Executive Committee or the President.

Section 3 – Education

3.1 Education Classes

SCAAR can provide any continuing education (CE) credit or non-credit course that has been deemed to have a benefit to the members.

3.2 Education Marketing

SCAAR members will be notified of education opportunities via email. At any time, members can check the SCAAR website for the most up-to-date list of classes being offered.

3.3 Registration and Payments

Registration for any class can be done on the SCAAR website. SCAAR will collect appropriate fees for classes and payment is due at the time of registration to guarantee a seat in the class. Registration and payment will be accepted the day of class if seats are available. Students are required to sign in on the provided sign in sheet at the beginning of any CE class.

3.4 Refund Policy

A full refund of the registration amount paid will be given to an attendee who provided a cancellation request by the start time of the class minus the cancellation fee. Registrations paid via check will be refunded via check and registrations paid via credit card will be refunded via a credit on the credit card account.

3.5 Late Arrivals

To ensure compliance with Minnesota Statutes, CE credit will not be given to anyone who misses more than 10 minutes of class. This includes arriving late for the start of class or after a break, leaving early and/or stepping out while the class is in session. Late arrivals are welcome to attend as long as they understand they will not receive any CE credits.

3.6 Cell Phone Policy

If a member's cellphone rings during a Commerce approved CE class, they are subject to warning, penalties and/or removal from class and/or CE credits.

3.7 Class Cancellation

SCAAR reserves the right to cancel any course for any reason it deems necessary. A minimum number of students must be enrolled in order for a class to be held. In case of a class cancellation, every effort will be made to contact all registered students through their current email address on file in their SCAAR membership record.

3.8 Member Special Needs

The class attendee shall notify the association of any special needs or requirements no later than three days in advance of the class date and preferably at the time of registration. SCAAR will attempt to meet all reasonable requests for a student to attend.

3.9 Education Requirements – Real Estate

The Minnesota Department of Commerce sets the continuing education requirements for real estate licensure and requires that all real estate salespersons/brokers complete 30 hours of real estate continuing education during the initial license period and during the succeeding 24 month license period. **At least 15 of the 30 hours must be completed during the first 12 months of the 24 month licensing period.** As part of the required hours, General Module course(s) are required to be completed each licensing year. Each module also contains a written exam that must be passed to fulfill this requirement. Anyone holding a Brokers license may be required to attend additional required Module course(s) at the discretion of the MN Dept. of Commerce. In addition, each licensed agent must complete at least one hour of training in Agency Law and one hour of training in Fair Housing Law during each licensing period.

3.10 Education Requirements – Appraisal

The Minnesota Department of Commerce sets the continuing education requirements for Appraisal licensure and requires that all appraisers complete at least 30 classroom hours of instruction for renewal of a license. In addition, each appraiser must complete the seven hour national USPAP (Uniform Standards of Professional Appraisal Practice) update course every two years.

3.11 Education Requirements – Code of Ethics

Under NAR policy, members are required to complete at least 2.5 hours of REALTOR® Code of Ethics training effective January 1, 2018, through December 31, 2020, and for successive three-year periods thereafter. Failure to complete the required ethics training shall be considered in violation of a membership duty, and REALTOR® membership shall be suspended until the required training is completed. Per NAR, other ethics courses cannot be substituted for the REALTOR® Code of Ethics. (Updated 2016)

3.12 Class Fee for Members

SCAAR REALTOR® members, Affiliate/Preferred Partner members, and unlicensed staff of SCAAR members will not be charged for CE classes offered by SCAAR. On occasion, there may be a need to charge for materials needed in a class, but there will be no fee for the class itself. Public Service Members of SCAAR need to pay the same fee as a non-member.

3.13 No Show Fine for Members

Any member who registers for a CE class and does not show up and does not cancel their registration by the start time of the class will be charged a no show fine of \$10.50 per credit hour. Any kind of notification prior to the start of class will be accepted. (Revised 5-22-14)

3.14 CE Class Fee for Non-Members

Any non-member wishing to attend a CE class will be charged \$12.50 per hour. (Revised 10-16-14)

3.15 Lunch & Learn Fee for Non-Members

The charge will be \$25.00 for non-members to attend a Lunch & Learn session in addition to the cost of the CE credits if CE credits are offered. (Adopted 5/22/14)

3.16 Cancellation Fee for Non-Members

A \$10.00 cancellation fee will be assessed per class to non-members when cancelling a CE class registration. (Adopted 4/20/14)

Section 4 – Financial

4.1 Check Signatures Policy

All Association checks require two signatures for payment. Signers on the checks will be the Association Executive and the current SCAAR or MLS President based on the account the check is drawn from. The exception is electronic payments including but not limited to payroll and state & federal payroll taxes.

4.2 Fiscal Year

The fiscal year of the Association shall be January 1st to December 31st.

4.3 Tax Returns

The Association will file tax returns as required by the Internal Revenue Service and the State of Minnesota.

4.4 Capitalized Assets

The Association will capitalize any item with a cost of \$500 or more and a useful life of more than one year.

4.5 Petty Cash

SCAAR will maintain a petty cash fund at the Board office for incidentals and the day to day operation of the Association. Such funds shall be accounted for by means of receipts semi-annually.

4.6 Charitable Donations / Expenditures

The Association shall have authority to collect, raise and otherwise acquire funds to be used for humanitarian purposes as deemed appropriate by the Board of Directors for memorials, gifts and other such charitable donations for or on behalf of the REALTOR® Members. These funds may be raised by means of committee or collected from the public.

4.7 Reimbursement

The Board of Directors on a case-by-case basis will consider requests for reimbursements. All reimbursement requests must be submitted in writing to the AE within 30 days of the event.

4.8 Returned Checks

Checks returned to the Association by a bank for any reason, including but not limited to insufficient funds or account closures, will result in a fee to be charged to the payer of the check in the amount charged to payee by the bank for such returned check.

4.9 Payments by Credit Card

SCAAR accepts VISA, MasterCard, Discover and American Express as forms of payment.

4.10 REALTOR® Dues Collection

Annual dues billing for National, State and Local dues will be performed as outlined in the Association Bylaws.

- In August, Brokers will receive a notice of Certification by REALTOR® to be completed and returned to the Board office no later than August 31st.
- Dues billing will be available to view online approximately September 1st and notification of availability will be emailed to members at their most current email address on file in the SCAAR membership database.
- Invoices must be paid in full and online with a credit card by October 31st.
- Members will need to log into their online account to view and pay the invoice. While paying online, members will have the opportunity to print a receipt which includes the breakdown of the dues amounts and the portion that is non-tax deductible on income tax returns.
- If invoices are not paid by Oct. 31st a \$50 late fine will be assessed. Members will then have until November 30th to pay the invoice with the \$50 late fine.
- If dues are not paid by November 30th, the late fine will increase to \$100. If dues are not paid by December 31st, membership will be terminated.
- If the Broker of record of an office has membership terminated due to non-payment of dues, each agent in that office will also have membership terminated.
- If a member decides to go inactive to avoid payment of annual dues, the license must be returned to the Department of Commerce by December 31st. If such agent decides to reactivate their license any time during the following year, dues will not be pro-rated, they will be responsible to pay the full amount of annual dues as well as application fees.
- If a member has not paid dues and maintains an active real estate/appraisal license, a non-member salesperson dues invoice will be sent to the Broker to be paid by January 31st. As an alternative, the former member who has had his/her membership terminated due to non-payment of dues, fees, fines or assessments may apply for reinstatement in a manner prescribed for new applicants including paying the application fee, after making payment in full of all accounts due as of the date of termination.
- A non-member salesperson is a licensee who is affiliated with a member office but is not a member of the Association. A non-member does not receive any member benefits or privileges and may not use the term REALTOR®.
- A voluntary RPAC contribution in the amount recommended by MNAR will be added to the dues billing.

4.11 Dues Refunds

Dues, fees, fines and assessments paid for any classification of membership are not refundable at the local, state and national level under any circumstances. The established bylaws and/or policies of the National Association of REALTORS®, Minnesota Association of REALTORS® and SCAAR have a no refund policy on all dues, fees and assessments.

4.12 Affiliate/Preferred Partner Dues Collection & Public Service Dues Collection

Annual Affiliate/Preferred Partner and Public Service Dues invoices will be mailed or emailed to the primary contact of the office approximately December 1st and need to be paid by December 31st to avoid membership termination.

4.13 Annual Dues Amounts

The annual dues for each SCAAR membership shall be as indicated below until revised by the Board of Directors.

Local REALTOR® Dues	\$205.00
Affiliate/Preferred Partner Dues	\$300.00
Public Service Member Dues	\$255.00

4.13a REALTOR® Emeritus Status

Local dues will be waived for any SCAAR member that receives the REALTOR® Emeritus Status from the National Association of REALTORS®. (Approved 1/2016)

4.14 Association Fines.

Any fine imposed by the association office may be appealed in writing to the association Board of Directors who has the final decision with regard to such an appeal. The upholding or denial of an appeal may be handled either at a regularly scheduled Board of Directors meeting or through electronic means. A simple majority vote is necessary for upholding or denying any appeal of fines.

4.15 Broker Late Fine

Brokers have 30 days as per these bylaws to have a new licensee make application to the Association Office. Brokers have 30 days to notify in writing to the Association Office of the disaffiliation or severance of any licensee from their firm (an automatic transfer form is acceptable for compliance). This fine is assessed to the Broker in a set amount established by the Board of Directors.

4.16 CE No-Show Fine

All members who sign up for Continuing Education classes and do not attend without canceling prior to the start time of the class will be billed for the class in a set amount per credit hour established by the Board of Directors

Note: Additional fines for failure to comply with the Association Bylaws may be imposed at the sole discretion of the St. Cloud Area Association of REALTORS® and may be added to this list of fines.

4.17 Annual Dues Fines

If annual dues are not paid by October 31st, a per licensee late fine in the amount established by the Board of Directors shall be assessed. If annual dues are not paid by November 30th, an additional per licensee late fine in an amount to be established by the Board of Directors shall be assessed.

Annual payments shall be by electronic means by either the Designated REALTOR® or individual REALTOR® members in accordance with procedures set forth for such payments by the St. Cloud Area Association of REALTORS®.

4.18 Financial Policy

(Effective November 14, 2013)

St. Cloud Area Association of REALTORS®

The Financial Policy separates funds into two categories: 1) Operating Funds and 2) Reserve Funds, which include investments.

4.19 Operating Fund.

The purpose of the operating fund is to provide sufficient cash flow to meet financial obligations. These funds will be held in a checking account, savings account or Certificate of Deposit. The amount held in the operating funds should be equal to or near equal to the annual budgeted expenses.

4.20 Reserve Fund.

The purpose of the reserve fund is to provide funds to overcome any expected cash flow deficiencies for the next five years as well as to cover any unexpected association needs. Reserve funds can be held in a checking account, savings account, Certificate of Deposit or may be added to an investment account determined and maintained by MorganStanley SmithBarney as per the Statement of Investment Policy. SCAAR will maintain a reserve amount equaling 7-15 months of the operating budget excluding the Operating Fund, but including any funds in the investment accounts.

4.21 Investment Account.

The objective of the investment account is to obtain the maximum possible return on organization funds while assuring adequate protection of invested assets. The Budget/Finance Committee, in accordance with the Investment Policy and Objectives, will be responsible for recommending where and when money will be invested based on current investment advice, degree of financial stability of the Association, liquidity demands and available funds, to the Board of Directors for approval. Expenditures from the reserve accounts are required to have prior approval of the Board of Directors. Funds will be invested as deemed appropriate by the Board of Directors. See Attachment A: Investment Policy

4.22 St. Cloud Area Multiple Listing Service Financial Policy

Currently, the St. Cloud Area Multiple Listing Service only has an operating fund in the form of a checking account. SCAMLS currently does not have any reserve funds.

4.23 MLS Operating Fund.

The purpose of the operating fund is to provide sufficient cash flow to meet financial obligations. These funds will be held in a checking account, savings account or Certificate of Deposit. The amount held in the operating funds should be equal to or near equal to the annual budgeted expenses with the exception of MLS Services. The SCAMLS is currently working to achieve this and create a reserve fund.

4.24 Investment Policy

See attachment A: Investment Policy

Section 5 – Leadership

5.1 SCAAR Board of Directors

As defined in Article XI of the Association Bylaws, the governing body of the Association shall be a Board of Directors consisting of the elected Officers, the Immediate Past President, the current President of MLS, and five (5) REALTOR® Members of the Association elected to serve for terms of three years. Local Minnesota Association of REALTORS® Director(s) shall also serve on the SCAAR Board of Directors in a voting capacity.

5.2 Officers & Terms of Office

The elected officers of the Association shall be: a President, a President Elect and a Secretary-Treasurer. The Secretary-Treasurer will be one person. The President and President-Elect shall be elected for terms of one year. The Secretary-Treasurer will be elected for a two year term.

5.3 Board of Directors Meetings

The Board of Directors shall designate a regular time and place of meetings. Meetings shall follow Robert's Rules of Order.

5.4 Meeting Attendance

Director's attendance at Board of Director meetings is expected. Absence from three (3) regular meetings per year without an excuse deemed valid by the Board of Directors shall be construed a resignation. To be excused, you must notify the AE or President prior to the start of the scheduled meeting.

5.5 Guest Attendance

Any member of the Association shall be permitted to attend regularly scheduled Board of Directors meetings as an observer only, unless asked to participate in conversation. Any visiting members will not be eligible to vote and may be asked to be excused for discussions held in Executive Session. Other guests may be asked to attend for committee reports or general information that may aid the Board in decision making.

5.6 Quorum

A quorum for the transaction of business by the SCAAR BOD shall not be less than 50% of the board, including the President.

5.7 Meeting Minutes

The AE shall keep minutes of all Board of Directors meetings of the Association and distribute such minutes to the Board.

5.8 Vacancies of Office

Vacancies among the Officers and the Board of Directors shall be filled by simple majority vote of the Board of Directors until the next annual election.

5.9 Removal of Officers or Directors

In the event an Officer or Director is deemed to be incapable of fulfilling the duties for which elected, but will not resign from office voluntarily, the Officer or Director may be

removed from office under the procedure outlined in Article XI Section 6 of the SCAAR Bylaws.

5.10 Nominations/Election Procedures

Pursuant to Article XI Section 4 of the SCAAR Bylaws for the Election of Officers and Directors procedures are as follows:

1. Schedule the General Membership Meeting in November of each year. The election of Officers and Directors shall take place at the annual meeting or electronically at the discretion of the BOD. Election day will be the day of the General Membership Meeting.
2. In August, the SCAAR President assembles a Nominating Committee of at least three REALTOR® members. The SCAAR President also needs to assemble an Elections Committee of three REALTOR® members. (The two committees could contain the same three REALTOR® members.)
3. At the August BOD Meeting, both the Nominating Committee and the Elections Committee need to be approved by the SCAAR Board of Directors.
4. In September, AE will send out the Director Application to all members.
5. AE will remind current officers/directors if their term ends and they wish to continue or take a different position, they will need to fill out an application or let the AE know.
6. In September, the Nominating Committee needs to meet and select at least one nominee for each open position.
7. Three weeks preceding the election (send with MLS nominees), the Nominating Committee should inform the members of the nominees. It should also inform them that they may petition to be nominated by presenting to AE a nomination petition signed by at least 10% of the REALTOR® Members eligible to vote. Such petition must be turned at least two weeks before the election.
8. Two weeks before the election, nominations are closed. If no member has submitted a petition of nomination, the Nominating Committee's slate of candidates appears on the ballot. If the Nominating Committee submitted only one candidate per open position, and there was no successful nomination petition, there are no contested seats – AE may just inform the members of the results, no election is necessary. Go to Step 10.
9. If a member has submitted a nomination petition, the Election Committee should review it to determine whether it meets the requirements set out in the Bylaws.
10. Election day. Election begins (if necessary). Ballots are emailed to Association members, naming all Nominating Committee candidates and any successful nomination petition candidates. The response period need not be more than a couple days. In the alternative, if there are no contested seats, the Election Committee can just send a notice saying:
 - a. These are the Nominating Committee's nominees, only one per position;
 - b. The Association received no successful nomination petitions;
 - c. The nominees are elected.
11. Election Day plus a few days. Assuming an election is necessary, the Election Committee should convene after the election period ends (i.e. after the deadline set in the ballot for responding electronically) to review the results and determine the winners.
12. Invite nominees to appropriate meeting for installation. Also, invite to the December BOD meeting to observe. Their term will start January 1st. Prepare and give leadership binders to the new elected individuals.

5.11 Agenda for Board of Directors Meeting

All meeting agendas and previous minutes will be emailed to each Director prior to each meeting. Directors are expected to bring copies to the meetings, as additional copies will not be made, except in the case of an electronic failure to transmit.

5.12 Place Item on Agenda

To have an item placed on the BOD meeting agenda, contact the Association President or Association Executive. All agenda items are subject to approval by the President.

5.13 Leadership Job Descriptions

5.14 President

BASIC FUNCTION: Serves as Chief Elected Officer of the Association, representing the entire membership. Directs other officers, presides as Chair over board actions and may act as chief spokesperson for the Association.

SPECIFIC RESPONSIBILITIES:

1. Presides at all meetings of the Association's Board of Directors and Executive Committee.
2. Working with the Association Executive, schedules and prepares the agenda for meetings of the Board of Directors.
3. Keeps the Board of Directors and Association Committees informed on the conditions and operations of the Association.
4. Selects and recommends approval of Chairs for all Association Committees and task forces. Outlines the purposes and duties of the Committees and monitors their progress.
5. Directs the Board of Directors in formulating policies and programs that will further the goals and objectives of the Association.
6. Conducts an annual review of organizational performance and effectiveness. When necessary, recommends changes in Association structure (board, committees, etc.) to the Board of Directors.
7. At the Executive Director/Board of Directors direction, acts as spokesperson for the Association.
8. Monitors Association expenditures to assure operation within the annual budget.
9. Promotes active participation in the Association on the part of the membership. Reports the activities of the Board and Association to the membership in the newsletter and/or in an annual presentation to the general membership.
10. Presents Association information at orientation quarterly and provides Association updates to the attendees at the bi-monthly Eggs with Education sessions and the annual meeting.
11. Unless there is a tie, the President will not vote on any motion to protect the impartial position of their position.

12. Works to achieve goals and objectives of the Association as defined in the Association Strategic Plan.
13. Attends MNR and/or NAR meetings as presented in the budget, if possible.

5.15 President–Elect

BASIC FUNCTION: Assumes the responsibility of the Chief Elected Officer in his or her absence. Assists the Chief Elected Officer in carrying out the functions of that office and performs specific duties delegated by the Chief Elected Officer.

SPECIFIC RESPONSIBILITIES:

1. Assumes the duties of the Chief Elected Officer in his or her absence.
2. Serves as a member of the Board of Directors and chairs the Executive/Personnel Committee.
3. Performs duties assigned by the Chief Elected Officer.
4. Assists the Chief Elected Officer in the performance of his or her duties, whenever requested to do so.
5. Attends annual meeting and special meetings as directed by the Chief Elected Officer.
6. Represents the Association with other associations and organizations as requested by the Chief Elected Officer.
7. Works to achieve goals and objectives of the Association as defined in the Association Strategic Plan.
8. Attends MNR and/or NAR meetings as presented in the budget, if possible.

5.16 Secretary/Treasurer

BASIC FUNCTION: Ensures the integrity of the fiscal affairs of the Association. Serves on the Board of Directors and the Budget & Finance Committee.

SPECIFIC RESPONSIBILITIES:

1. Serves as a member of the Board of Directors and the Executive Committee.
2. Serves as Chair of the Budget & Finance Committee.
3. Reviews Association expenditures and financial status on a regular basis to ensure overall financial integrity.
4. Ensures that regular financial reports are submitted to the Board of Directors and helps to present the annual operating budget to the Board of Directors for approval.
5. Works to achieve goals and objectives of the Association as defined in the Association Strategic Plan.

5.17 Director

BASIC FUNCTION: To set policies which will ensure that the St. Cloud Area Association of REALTORS® fulfills its legal and professional responsibilities to its membership and sets the tone for dynamic and aggressive leadership of the Association.

SPECIFIC RESPONSIBILITIES:

1. Serves as a member of the Board of Directors.
2. Ensures that the needs of the membership are met.
3. Is knowledgeable of the affairs and activities of the Association and approves and evaluates programs and activities.
4. Participates in planning the future direction of the Association.
5. Considers and establishes broad policies to guide the operation of the Association and works to achieve the goals and objectives of the Association as defined in the Strategic or Long Range Plan.
6. Monitors the financial objectives of the Association and reviews Association expenditures and financial status on a regular basis to ensure overall financial integrity and approves the annual operating budget(s) of the Association.

5.18 MNAR Director

The MNAR Director will follow the same job description as Director above but includes:

7. Give an oral report at the Board of Directors meeting following any MNAR Board Meeting and/or National Event attended on behalf of SCAAR.

5.19 SCAMLS Board of Directors

The government of the Service shall be vested in a Board of Directors comprised of the elected Officers and Directors nominated and elected as described in Article 6 of the MLS Bylaws: a President, President-Elect, Secretary/Treasurer, Immediate Past President, current SCAAR President, and four (4) REALTOR® members of the Association.

5.20 Officers & Terms of Office

The Officers of the Service, who shall also be Directors, shall be a President, President-Elect and a Secretary-Treasurer. The Officers shall serve for a one-year term. The Elected Directors shall serve for staggered three-year terms with one-third of the terms expiring each year.

5.21 SCAMLS Board of Directors Meetings

The MLS Board of Directors shall meet at any time it deems advisable on the call of the President or any 5 Members of the Board of Directors. Meetings shall follow Robert's Rules of Order.

5.22 Meeting Attendance

Director's attendance at MLS Board of Director meetings is expected. Absence from three (3) regular meetings per year without an excuse deemed valid by the Board of Directors shall be construed a resignation from the board.

5.23 Guest Attendance

Any member of the Association or MLS shall be permitted to attend regularly scheduled Board of Directors meetings as an observer only, unless asked to participate in conversation. Any visiting members will not be eligible to vote and may be asked to be excused for discussions held in Executive Session. Other guests may be asked to attend for committee reports or general information that may aid the Board in decision making.

5.24 Quorum

Five Directors shall constitute a quorum. A majority vote by the Directors present and voting at a meeting attended by a quorum shall be required for passage of motions.

5.25 Meeting Minutes

The AE shall keep minutes of all Board of Directors meetings of the Association and distribute such minutes to the Board.

5.26 Vacancies of Office

Vacancies among the Officers and Directors shall be filled by simple majority vote of the Board of Directors until the next annual election. The balance of the term if any remaining, shall be filled at the next annual election.

5.27 Removal of Officers or Directors

In the event an Officer or Director is deemed to be incapable of fulfilling the duties for which elected, but will not resign from office voluntarily, the Officer or Director may be removed from office under the procedure outlined in Article 6 G of the MLS Bylaws.

5.28 Nominations/Election Procedures

Pursuant to Article 6 of the MLS Bylaws for the Nomination and Election of Officers and Directors procedures are as follows:

1. Schedule the General Membership Meeting in November of each year. Elections day will be the day of the General Membership Meeting.
2. In September, send out the Director Application to all members.
3. AE will send an email to current officers/directors informing them if their term ends and they wish to continue or take a different position, they will need to fill out an application or let the AE know.
4. In September, the MLS President needs to assemble a Nominations Committee consisting of three Designated REALTORS®. The Board does not need to approve the nominating committee. The MLS does not have an Elections Committee. The committee needs to select at least one nominee for each open position.
5. The Nominating Committee should inform the MLS Participants (Brokers) of the nominees. Send this with the SCAAR nominees. It should also inform them that they may petition to be nominated by presenting to AE a nomination petition signed by at least 10% of the MLS Participants (Brokers) permitted to vote in the election. Such petition must be turned in by two weeks before the election.
6. Fourteen (14) days prior to the election date, nominations are closed. If no participant has submitted a petition of nomination, the Nominating Committee's slate of candidates appears on the ballot. If the Nominating Committee submitted only one candidate per open position and there was no successful nomination petition, there are no contested seats. AE may just inform the participants of the results, no election is necessary. Go to Step 8.
7. If a participant has submitted a nomination petition, the Nominating Committee should review it to determine whether it meets the requirements set out in the bylaws.
8. Election day. Election begins (if necessary). Ballots are emailed to MLS Participants (Brokers), naming all Nominating Committee candidates and any successful nomination petition candidates. The response period need not be more than a couple days. In the alternative, if there are no contested seats, the Nominating Committee can just send a notice saying:
 - a. These are the Nominating Committee's nominees, only one per position;
 - b. The MLS received no successful nomination petitions;
 - c. The nominees are elected.
9. Election Day plus a few days. Assuming an election is necessary, the Nominating Committee should convene after the election period ends (i.e. after the deadline set on the ballot for responding electronically) to review the results and determine the winners.
10. Election Day plus a few more days. SCAAR's Board of Directors must elect (which is to say, ratify the election by the Participants of) the new officers/directors.
11. Invite nominees to the annual installation. Also, invite to the December BOD meeting to observe. Their term of service will start January 1st. Prepare and give Leadership Binders to new elected individuals.

5.29 Agenda for MLS Board of Directors Meetings

To have an item placed on the MLS BOD meeting agenda, contact the MLS President or Association Executive. All agenda items are subject to approval by the MLS President.

5.30 MLS President Job Description

BASIC FUNCTION: Serves as Chief Elected Officer of the SCAMLS, representing its membership. Directs other officers, presides as Chair over board.

SPECIFIC RESPONSIBILITIES:

1. Presides at all meetings of the SCAMLS's Board of Directors.
2. Works with the Association Executive, schedules and prepares the agenda for meetings of the Board of Directors.
3. Keeps the Board of Directors informed on the conditions and operations of the SCAMLS.
4. Selects and recommends approval of Ad Hoc Committees and task forces. Outlines the purposes and duties of the Committees and monitors their progress.
5. Directs the Board of Directors in formulating policies and programs that will further the goals and objectives of the Association.
6. Participates in an annual review of organizational performance and effectiveness. When necessary, recommends changes in Association structure to the Board of Directors.
7. Monitors SCAMLS expenditures to assure operation within the annual budget.
8. Promotes active participation in the Association on the part of the membership. Reports the activities of the SCAMLS to the membership in the newsletter and/or in an annual presentation to the general membership.
9. Works to achieve goals and objectives of the Association as defined in the Association Strategic Plan.

5.31 MLS President-Elect, Secretary/Treasurer, Director Job Descriptions

Follow the corresponding SCAAR Job Descriptions and apply to the MLS.

5.32 Conflict of Interest Policy

All members of the SCAAR & MLS Boards of Directors will be asked to sign the Conflict of Interest Policy and Disclosure Form each year.

St. Cloud Area Association of REALTORS®, Inc.
St. Cloud Area Multiple Listing Service, Inc.

Board of Directors Conflict of Interest Policy and Disclosure Form

In their capacity as directors and officers, the members and officers of the Board of Directors (the "Board") of the St. Cloud Area Association of REALTORS® and/or the St. Cloud Area Multiple Listing Service, Inc. (the "Company") must act at all times in the best interests of the Company. This policy may be enforced against individual Board members as described below. It applies to Board members in their capacities as members of committees, including the Executive Committee.

1. Board members have a fiduciary duty to conduct themselves with loyalty toward the Company. In their capacity as Board members, they must subordinate personal, individual business, third-party, and other interests to the welfare and best interests of the Company.
2. An officer or member of the Board is an "Interested Party" if he or she has a direct or indirect financial interest in any transaction involving the Company. An officer or member of the Board has a "Financial Interest" if the person has, may have, or is perceived to have, directly or indirectly, through business, investment, or family (a) an ownership or investment interest in any entity with which the Company has a transaction or arrangement; (b) a compensation arrangement with the Company or with any entity or individual with which the Company has a transaction or arrangement; or (c) a potential ownership or investment interest in, or compensation arrangement with, any entity or individual with which the Company is negotiating a transaction or arrangement. Compensation includes direct and indirect remuneration as well as gifts or favors that are not insubstantial.
3. A Financial Interest of an Interested Party is not necessarily a conflict of interest, and not all conflicts of interest are necessarily prohibited or harmful to the Company. However, full disclosure by Interested Parties of all Financial Interests, and a determination by the disinterested Board members - with the interested Board member(s) allowed to participate in discussion at the discretion of the Board but being excused from voting as required.
4. Any Board member who is an Interested Party shall disclose the existence and nature of each Financial Interest to the Board on this annual disclosure form and whenever he or she obtains a new Financial Interest or a previously disclosed Financial Interest undergoes any material change. The Board shall review each Financial Interest disclosed and determine whether a conflict exists and what action is appropriate, if any.
5. On an annual basis, all Board members shall be provided with a copy of this policy and required to complete and sign the acknowledgment and disclosure form below.

I have read the Conflict of Interest Policy set forth above and agree to comply fully with its terms and conditions at all times during my service as a Board member of the Company. I have disclosed on the following page all Financial Interests I have with entities with which the Company has a transaction or arrangement. If at any time following the submission of this form I become aware of any actual or potential conflicts of interest, or if the information provided below becomes inaccurate or incomplete, I will promptly notify the Company's President & Association Executive in writing.

Signed

Print name

Date

**St. Cloud Area Association of REALTORS® , Inc.
St. Cloud Area Multiple Listing Service, Inc.
Interested Party Disclosure**

For each entity with which the Company has a transaction or arrangement and in which you have a Financial Interest, disclose the name of the entity, the nature of your Financial Interest, the date of the inception of your Financial Interest, and the dollar value of the Financial Interest (or a reasonable estimate of it). You may provide additional information and documentation if you believe it will assist the Board in evaluating whether you have a conflict of interest.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

5.33 Antitrust Policy

All members of the SCAAR & MLS Boards of Directors will be asked to sign the Antitrust Policy each year.

SCAAR Antitrust Policy

Introduction

The St. Cloud Area Association of REALTORS® is a not-for-profit organization. The Association is not organized for the purpose of, and may not play any role in, the competitive decisions of its members, nor in any way restrict competition among members or potential members. Rather it serves as a forum for a free and open discussion of diverse opinions without in any way attempting to encourage or sanction any particular business practice.

The Association provides a forum for exchange of ideas in a variety of settings including its annual meeting, educational programs, committee meetings, and Board meetings. The Board of Directors recognizes the possibility that the Association and its activities could be viewed by some as an opportunity for anti-competitive conduct. Therefore, this statement supports the policy of competition served by the antitrust laws and to communicate the Association's uncompromising policy to comply strictly in all respects with those laws.

While recognizing the importance of the principle of competition served by the antitrust laws, the Association also recognizes the severity of the potential penalties that might be imposed on not only the Association but its members as well in the event that certain conduct is found to violate the antitrust laws. Should the Association or its members be involved in any violation of federal/state antitrust laws, such violation can involve both civil and criminal penalties that may include imprisonment for up to 3 years as well as fines up to \$350,000 for individuals and up to \$10,000,000 for the Association plus attorney fees. In addition, damage claims awarded to private parties in a civil suit are tripled for antitrust violations. Given the severity of such penalties, the Board intends to take all necessary and proper measures to ensure that violations of the antitrust laws do not occur.

Policy

To ensure that the Association and its members comply with antitrust laws, the following principles will be observed:

- The Association or any committee, section, chapter, or activity of the Association shall not be used for the purpose of bringing about or attempting to bring about any understanding or agreement, written or oral, formal or informal, expressed or implied, among two or more members or other competitors with regard to prices or terms and conditions of contracts for services or products. Therefore, discussions

and exchanges of information about such topics will not be permitted at Association meetings or other activities.

- There will be no discussions discouraging or withholding patronage or services from, or encouraging exclusive dealing with any supplier or purchaser or group of suppliers or purchasers of products or services, any actual or potential competitor or group of actual potential competitors, or any private or governmental entity.
- There will be no discussions about allocating or dividing geographic or service markets or customers.
- There will be no discussions about restricting, limiting, prohibiting, or sanctioning advertising or solicitation that is not false, misleading, deceptive, or directly competitive with Association products or services.
- There will be no discussions about discouraging entry into or competition in any segment of the marketplace.
- There will be no discussions about whether the practices of any member, actual or potential competitor, or other person are unethical or anti-competitive, unless the discussions or complaints follow the prescribed due process provisions of the Association's bylaws.
- Certain activities of the Association and its members are deemed protected from antitrust laws under the First Amendment right to petition government. The antitrust exemption for these activities, referred to as the Noerr-Pennington Doctrine, protects ethical and proper actions or discussions by members designed to influence: 1) legislation at the national, state, or local level; 2) regulatory or policy-making activities (as opposed to commercial activities) of a governmental body; or 3) decisions of judicial bodies. However, the exemption does not protect actions designed to cover-up anticompetitive conduct.
- Meetings will follow a written agenda. Minutes will be prepared after the meeting to provide a concise summary of important matters discussed and actions taken or conclusions reached.

At informal discussions at the site of any Association meeting, all participants are expected to observe the same standards of personal conduct as are required of the Association in its compliance.

It is recommended that Association Board members read, date and retain a copy of this statement for their personal files.

Signature: _____ Date: _____

Name: _____

MLS Antitrust Policy

The purpose of multiple listing is the orderly correlation and dissemination of listing information to participants so they may better serve the buying and selling public. Boards and associations of REALTORS® and their multiple listing services shall not enact or enforce any rule which restricts, limits, or interferes with participants in their relations with each other, in their broker/client relationships, or in the conduct of their business in the following areas.

Boards and associations of REALTORS® and their MLSs shall not:

1. Fix, control, recommend, or suggest the commissions or fees charged for real estate brokerage services (Interpretation 14).
2. Fix, control, recommend, or suggest the cooperative compensation offered by listing brokers to potential cooperating brokers.
3. Base dues, fees, or charges on commissions, listed prices, or sales prices. Initial participation fees and charges should directly relate to the costs incurred in bringing services to new participants.
4. Modify, or attempt to modify, the terms of any listing agreement; this does not prohibit administrative corrections of property information necessary to ensure accuracy or consistency in MLS compilations.
5. Refuse to include any listing in an MLS compilation solely on the basis of the listed price.
6. Prohibit or discourage participants from taking exclusive agency listings or refusing to include any listing in an MLS compilation solely on the basis that the property is listed on an exclusive agency basis.
7. Prohibit or discourage participants from taking “office exclusive” listings; certification may be required from the seller or listing broker that the listing is being withheld from the MLS at the direction of the seller.
8. Give participants or subscribers blanket authority to deal with or negotiate with buyers or sellers exclusively represented by other participants (Interpretation 10).
9. Establish, or permit establishment of, any representational or contractual relationship between an MLS and sellers, buyers, landlords, or tenants.
10. Prohibit or discourage cooperation between participants and brokers that do not participate in the MLS.
11. Prohibit or discourage participants or subscribers from participating in political activities (Interpretation 15).

12. Interfere in or restrict participants in their relationships with their affiliated licensees (Interpretations 16 and 17).

As used in this policy, “rule” includes all rules, regulations, bylaws, policies, procedures, practices, guidelines, or other governance provisions, whether mandatory or not.

“Multiple listing service” and “MLS” means multiple listing service committees of boards and associations of REALTORS® and separately-incorporated multiple listing services owned by one or more boards or associations of REALTORS®.

These policy prohibitions are subject to and limited by applicable statutes, ordinances, and governmental regulations, to agreements entered into by an MLS or board or association of REALTORS® and an agency of government, and to final decrees of courts or administrative agencies.

This policy does not prohibit boards or associations of REALTORS® or their MLSs from adopting rules or policies establishing the legitimate uses of MLS information, from prohibiting unauthorized uses of MLS information, or from establishing rules or policies necessary to prevent illegal collective action, including price-fixing and boycotts.

It is the duty and responsibility of all boards and associations of REALTORS® and MLSs owned by or controlled by boards or associations of REALTORS® to ensure that all bylaws, rules, regulations, and other governance provisions comply with all mandatory multiple listing policies of the National Association of REALTORS®. Boards and associations of REALTORS® failing to conform with these policies will be required to show cause why their charters should not be revoked.

The numbered references refer to the official interpretations of Article I, Section 2 of the bylaws of the National Association of REALTORS®. (Amended 11/04) **M**

Signature: _____ Date: _____

Name: _____

The below statement is to be added to all meeting agendas.

SCAAR Commitment to Antitrust Compliance

The St. Cloud Area Association of REALTORS® is a not-for-profit trade association devoted to improving the business conditions of the real estate industry. SCAAR meetings and events often include real estate professionals and other industry stakeholders who compete with each other or work for competing businesses. SCAAR is committed to conducting all meetings and events in a professional, ethical, and lawful manner, including adherence to all antitrust laws. To that end, the topics for this meeting will focus on advancing the interests of real estate professionals and consumers of real

estate services, increasing competition, reducing risk for all parties involved in real estate transactions, and sharing insights on business best practices. The following discussion topics are always prohibited: agreements to fix prices, limit product or service offerings, allocate geographical territory or customers, and refuse to deal. Any discussion inconsistent with this policy will not be tolerated.

Section 6 – Membership

6.1 New REALTOR® Members

All real estate and appraisal licensees of a member company must join the Association within 30 days of their license being active. Verification of active license status will be made.

To make application in SCAAR, each licensee will be required to complete a membership application and pay the membership fees. If they are making application into SCAMLS, additional forms and fees are needed.

6.2 Membership Application Fee

All new SCAAR REALTOR® members will be subject to a membership application fee of \$50.00 along with pro-rated membership dues.

6.3 Member Reinstatement Fee

Any licensee who has previously held membership within SCAAR and is rejoining after 30 days of being inactive, will be subject to the membership application fee of \$50.00. If a member becomes inactive and rejoins within 30 days, the \$50.00 application fee will be waived.

6.4 Member Transfers

Any REALTOR® member who has transferred their license to another member company, needs to complete transfer with SCAAR within 30 days. No transfer fee will be applied.

6.5 New Member Orientation

Every new REALTOR® member must attend the New Member Orientation within six (6) months of application. REALTOR® Members who have completed New Member Orientation as a requirement of membership in another Association shall not be required to complete additional orientation training. If any member has a lapse in membership of more than one (1) year, they will be required to attend orientation again.

If a member chooses not to attend orientation within the required time frame, their status will be changed to non-member salesperson until orientation is completed.

6.6 Inactive Status

Any member who transfers their license to a non-member company or puts their license on inactive status, will be changed to inactive status with SCAAR. Their membership with SCAMLS and Supra will also be inactivated.

6.7 Inactivating a Member or Company

If a current Designated REALTOR® chooses to inactivate membership with SCAAR for a licensee or the company, it must be done in writing.

6.8 Member Information Update

Any request changes to membership information (i.e. email address, phone #) in the association membership database must be submitted in writing.

6.9 Members Who Need to Join

If a licensee of a member company has not joined SCAAR within the allotted 30 days, a fine in the amount of \$250 will be assessed to the Designated REALTOR® and he/she will receive an invoice and be responsible for the licensee's non-member salesperson dues.

6.10 REALTOR® Office Membership Application

To apply for REALTOR® SCAAR office membership, the Broker of the company will be required to complete the application forms and pay the application fee of \$200. If they are also making application to the SCAMLS, MLS application forms and an application fee of \$500 is required.

6.11 Affiliate/Preferred Partner Membership Application

To apply for Affiliate/Preferred Partner membership in SCAAR, each company will be required to complete the Affiliate/Preferred Partner application forms and pay the membership fees. If they are making application into SCAMLS, additional forms and fees are needed. Affiliate/Preferred Partner members are allowed to view only Sold information in the MLS.

Affiliate/Preferred Partner membership may be granted to individuals with an active real estate or appraisal license, but do not elect to hold REALTOR® membership in any Association.

6.12 Public Service Membership

To apply for Public Service membership in SCAAR, each company will be required to complete the Public Service application forms and pay the membership fees.

If they are making application into SCAMLS, additional forms and fees are needed. Public Service Members will be allowed full access to the MLS if they have an active real estate and/or appraisal license.

6.13 Institute Affiliate Membership

Institute Affiliate Members hold a professional designation awarded by an Institute, Society or Council affiliated with NAR. This does suffice for local association membership. However, Institute Affiliate members do not receive any local services and cannot have access to the MLS.

6.14 Ethic and Arbitration Complaints

All Ethics and Arbitration complaints, whether filed by a member or a member of the public are submitted to the Minnesota Association of REALTORS® for processing.

SCAAR's only role is to provide inquiring individuals the MNAR phone number or direct them to the MNAR website.

6.15 Charity Donation Request

(Adopted October 2013)

The SCAAR Humanitarian Committee is committed to helping our members. If a member is participating in an event that raises money for a charity, the Humanitarian Committee may contribute \$50 toward the cause. To make a request for the \$50 donation, the member must fill out the Request for Charity Donation form and submit it to the Board Office for consideration. The following rules apply:

- Only one donation will be given per person per calendar year.
- Only one donation per cause/event will be given per calendar year.
- Only members participating in the event are eligible for the donation.
- Donation requests must be submitted at least one week prior to the event.
- If more than one donation request is received for a particular event, the donation will be awarded to the first submitted application.
- Checks will be written directly to the event/cause.

See Attachment B: Request for Charity Donation Form

6.16 Death Notices Policy

Death notices and funeral flowers/memorials/donations will be sent if a member passes away or if a member loses an immediate family member (i.e. spouse, child/stepchild). (10/2013)

6.17 Scholarships

Each year SCAAR will award at least two (2) scholarships in an amount determined by the committee to a SCAAR member, a spouse of a SCAAR member, or a child/stepchild of a SCAAR member attending college that fall. The Humanitarian Committee will review the applications and make recipient recommendations to the Board of Directors for approval. Deadline for submission is May 31 of the current year.

Attachment C: Scholarship Application Form

6.18 Military Leave

If a member is called to active duty, they shall remain a Realtor member but MLS services will be inactive upon their departure and they will not be expected to pay for MLS services during their absence.

Section 7 – MLS Policies

7.1 A: Changes in Policies

Amendments to the Policies of the St. Cloud Area Multiple Listing Service shall be by consideration and approval of the Board of Directors of the Multiple Listing Service, subject to final approval by the Board of Directors of the St. Cloud Area Association of REALTORS® (shareholder).

Note: Some associations may prefer to change the policies by a vote of the participants of the service, subject to approval of the board of directors of the service, with final approval by the board of directors of the association of REALTORS® which is the sole and exclusive shareholder of the stock of the service corporation. If the SCAAR MLS should at some point opt for this method it would necessitate a MLS Bylaw change.

7.2 B: Service Charges - Section 1: Service Fees and Charges

The following service charges for operation for the Multiple Listing Service are in effect to defray the costs of the Service and are subject to change from time to time in the manner prescribed.

7.3 B: Section 2: Initial Participation Fee

An applicant for participation in the Service shall pay an application fee of \$500.00 with such fee to accompany the application.

Note 1: The initial participation fee shall approximate the cost of bringing the service to the Participant.

Note 2: Branch Offices: Current Principals who open branch offices will be exempt from paying the initial participation fee.

7.4 B: Section 3: Recurring Participation Fee

The monthly participation fee of each Participant shall be established annually by the MLS times each salesperson and licensed or certified appraiser who has access to and use of the Service, whether licensed as a broker, sales licensee or licensed or certified appraiser who is employed by or affiliated as an independent contractor with such Participant. Individual MLS access codes and passwords are to remain confidential and not shared with anyone. Sharing of this information with salespersons and licensed or certified appraisers not affiliated with the service will result in immediate suspension of Participant and a \$1000 fine will be assessed to any Principal or Subscriber giving out their computer access code.

Note 1: Recurring Participation Fee for Participants outside the Association jurisdictional boundaries shall be established annually by the MLS, times the number of salespersons and licensed or certified appraisers designated "in writing" by the Participant, that have access to and use of the Service. This information will be used only by the Participant and designated salesperson or licensed or certified appraisers.

Note 2: Multiple listing services that choose to include affiliated unlicensed clerical staff, personal assistants, and/or individuals seeking licensure or certification as real estate

appraisers among those eligible for access to and use of MLS information may, at their discretion, amend Section 3, Recurring participation fees and subscription fees, as necessary to include such individuals in the computation of MLS fees and charges.

Note 3: Financing from the multiple listing service should be adequate but not in such amounts as to be the source of financing the association's operation. The multiple listing service should pay its own way and allow for a reasonable operating reserve, but it is merely another service of the association and not the principal activity or reason for the association's existence. As long as it is able to restrict its services exclusively or primarily to association members, the service is not properly an association profit center.

7.5 B: Section 4: Responsibility for Charges

Each Participant shall be responsible for payment of MLS service fees, charges or dues. The MLS will accept the Participant's or Subscriber's check or credit card in payment of service fees. The fees and charges for each Participant shall be in such amount as established by the MLS Board of Directors, plus an additional amount established by the Board times the number of licensed real estate salespeople employed by or affiliated with the Participant. This may also include unlicensed clerical staff, personal assistants and those seeking licensure or certification as appraisers. (Revised 10/22/15)

7.6 B: Section 5: Payment Schedule

Billing invoice information will be sent via email to each Participant and Subscriber directly and individuals would need to log onto their portal account to view/print the billing invoice. Payments can be made online and/or set up to be automatically charged to a credit card each month for the amount billed. Billing will be done quarterly and the schedule is as follows:

December billing will be for January, February & March services.

March billing will be for April, May & June services.

June billing will be for July, August & September services.

September billing will be for October, November and December services.

Payments are due on the last day of the billing month. If a Participant or Subscriber joins mid quarter, they would be charged MLS fees upon joining for the remainder of the quarter.

The Participant will receive notification prior to the due date so they can monitor which agents have not paid. If payment is not received by the due date, a \$25.00 late fee will be added to the invoice and MLS service for that individual Subscriber will be turned off. The Participant would then receive notification of any agents in his/her office that have not paid their MLS fee invoice and receive an invoice for those agents. The Participant is then responsible for the charges and has 10 days to pay the invoice, get the agent to pay or terminate the agent's license. For the Subscriber to regain computer access, the account must be brought current including payment of the late fee. After the 10 day grace period, if Subscribers are still unpaid, the MLS access for the entire office would

be turned off. If a Participant does not pay their invoice for MLS services, MLS services for the entire office are turned off (even if the individual agents have paid).

SCAAR does not offer any refunds for MLS services should a Participant or Subscriber decide to leave the Association and/or MLS; however, if they transfer to another Northstar participant office (a member of Minneapolis, St. Paul or Greater Lakes) they would not need to pay for MLS the months that they have already paid for.

Participants can choose to pay MLS services for their Subscribers; however, they would need to do so on a quarterly basis. If a Participant chooses not to pay their invoice for a month or more months, the entire invoice does need to be paid upon their return. SCAAR will not prorate any invoiced fees.

A Participant or Subscriber may, in writing, ask the MLS Board of Directors to return the late fee; such action is solely at the discretion of the MLS BOD. (Adopted 10/22/03)

All fine appeals must be submitted to the MLS office within 90 days of receiving the bill. (Adopted 3/20/02)

7.7 B: Section 6: Clerical Users

Clerical users (unlicensed) are under the direct supervision of an MLS participant or subscriber that perform only administrative and clerical tasks that do not require a real estate license or appraiser's certificate or license. Each participant and subscriber shall provide the MLS with a list of all clerical users employed by or affiliated as independent contractors with the participant or subscriber and shall immediately notify the MLS of any changes, additions or deletions from the list.

7.8 C: Enforcement of Rules/Disputes - Section 1: Consideration of alleged violations

The MLS Board of Directors shall give consideration to all written complaints having to do with violations of this MLS Policy.

7.9 C: Section 2: Violations of the MLS Policy

If the alleged offense is a violation of the MLS Policy for the Service and does not involve a charge of alleged unethical conduct or request for arbitration, it may be considered and determined by the Multiple Listing Service Board of Directors, and if a violation is determined, the MLS Board of Directors may direct the imposition of sanction.

7.10 C: Section 3: Complaints of Unethical Conduct

Alleged violations involving unethical conduct or requests for arbitration shall be referred to the professional standards committee of the Minnesota Association of REALTORS® for processing in accordance with the professional standards procedures of the state association.

7.11 Common Lockbox Rules for the St. Cloud Area Association of REALTORS®

7.12 Section 1: Definitions

The Electronic Keybox System is a service of the St. Cloud Area Association of REALTORS® MLS. Supra is the Electronic Keybox System vendor. The MLS has adopted the following Electronic Keybox System Rules to be administered by the MLS.

7.13 Section 2: Lockboxes

No multiple listing service need use lock boxes and no listing broker need use a lock box on a property, but if the multiple listing service does offer the lock boxes, it must make them available to anyone who participates in the multiple listing service, whether an association member or not. Nothing shall prevent the owner's right to refuse to have a lock box on his property.

A lock box is a container affixed to property containing a device to gain access to the property being marketed by a participant in the MLS. Participants in the MLS or their salespersons (and licensed or certified appraisers affiliated with the participants) are authorized under certain conditions to open these lock boxes under terms specified by the listing broker. Cooperating brokers and sales licensees or agents of potential purchasers, must contact the listing broker to disclose their agency status and to arrange appointments to show listed property even if the property has a lock box affixed to it unless the listing broker has given specific permission (through information published in the MLS or otherwise) to show the property without first contacting the listing broker.

If an association or its multiple listing service elects to engage in the sale, rental, or distribution of lock boxes to its members or be involved in any way with the sponsorship or endorsement of a common lock box system, the lock box security requirements as established by the NATIONAL ASSOCIATION OF REALTORS® shall be the minimum security measures adopted and implemented in connection with such lock box system. Eligibility for coverage under the National Association's blanket errors and omissions insurance program is contingent on compliance with the lock box security requirements whether the system is operated by the association, its MLS, or on behalf of an association by a recognized lock box vendor.

7.14 B: Lockbox Security Requirements - Section 1: Eligibility

Every Association REALTOR® member or MLS Participant who is legally eligible for MLS access in Minnesota shall be eligible to hold an eKey, subject to their execution of a lease agreement. A \$50.00 administration fee will be assessed to any individual who is not a member of the St. Cloud Area Association of REALTORS® or the St. Cloud Area Multiple Listing Service. (Amended 6/2012)

7.15 Section 2: Affiliate/Preferred Partner Members

Affiliate/Preferred Partner members of the Association, actively engaged in a recognized field of real estate practice or related field, may lease an eKey, provided a

lease agreement is signed by the Keyholder and by a principal, partner, or corporate officer of the Keyholder's firm. (Amended 6/2014)

7.16 Section 3: Types of Keys

The Electronic Keybox System includes one type of Key, an eKey, that provides access to all Electronic Keyboxes in the service with the use of a personal pin number. (Amended 6/2014)

7.17 Section 4: Lease Agreement

No member of the Association is required to subscribe to the Electronic Keybox System. Each member who wishes to subscribe to the System must sign a lease agreement, which outlines the obligations to Supra and to the Association. Lockbox lease agreements shall spell out the responsibilities of the parties and shall by reference incorporate any applicable rule or other governing provisions of the Multiple Listing Service or the Association that relates to the operation of the Electronic Keybox System.

7.18 Section 5: Discontinuing Service

When an eKey holder, whether an Association member or Affiliate/Preferred Partner member decides to A) no longer participate in the Electronic Keybox System B) no longer remain an active licensed sales associate or C) transfer to a different firm, the Keyholder is responsible for notifying the Association of record that leased the Key of such action. In the case of discontinuing the service, the Key holder is responsible for fulfilling any other terms agreed to in the lease agreement.

7.19 Section 6: Electronic Keyboxes

Electronic Keyboxes may not be placed on a property without the written authority of the seller. This authority may be established in the listing contract or in a separate document created for that purpose. Inclusion in MLS compilations cannot be required as a condition of placing a lock boxes on listed property.

7.20 Section 7: Access Approval

A Key holder may not use the Key to access an Electronic Keybox without first calling the listing office to ascertain the availability of the property, schedule a showing, and obtain other showing instructions from the listing office, unless instructed otherwise in writing by the listing broker. Violations of this rule will result in significant penalties, including but not limited to a fine of up to \$5,000 for each violation of this rule and/or suspension from use of the Electronic Keybox System for a specified period of time.

7.21 Section 8: Loaning of Keys

Key holders shall not allow their Key to be loaned, given or used by other persons at any time. Violations of this rule will result in significant penalties, including but not limited to a fine of up to \$1,000 for each violation of this rule and/or suspension from use of the Electronic Keybox System for a specified period of time. The only exception to this rule is the temporary loaning of a Key to another authorized Key holder as a result of the electronic failure of the second keyholder's Key (not including battery failure

or failing to have key updated). Both Key holders must be affiliated with the same Broker. A Key Lending Form must be filled out entirely, signed and faxed to the Association office. The owner of the malfunctioning key must contact the Association office to troubleshoot the issue within 72 hours.

7.22 Section 9: Security Rules

Electronic Key holders acknowledge that it is necessary to maintain security of the Key and its personal identification number (PIN) to prevent use by unauthorized persons. Key holders agree to the following security rules:

- a. To keep the Key in a safe place at all times.
- b. To never attach the PIN number to the Key.
- c. To never duplicate the Key or allow another to do so.
- d. To never assign or transfer the Key to another person.
- e. To never destroy, alter, modify, disassemble, or tamper with the Key.
- f. To notify the Board Office immediately but no later than 48 hours of the loss or theft of the Key.
- g. To follow any additional security procedures specified by Supra or the MLS.

Violation of any portion of Section 9 could result in a fine of up to \$1,000 for each violation and/or suspension from use of the service for a specified period of time.

7.23 Section 10: Refusal to Sell

The Association may refuse to sell or lease Keys, may terminate existing Key lease agreements and may refuse to activate or reactivate any Key held by an individual convicted of a felony or misdemeanor if the crime, in the determination of the Association, relates to the real estate business or puts or threatens to put clients, customers, or other real estate professionals at risk.

The Association may suspend the right of Key holders to use Keys following their arrest and prior to their conviction for any felony or misdemeanor which, in the determination of the Association, relates to the real estate business or which puts or threatens to put clients, customers, or other real estate professionals at risk.

Factors that can be considered in making such determinations include, but are not limited to:

- The nature and seriousness of the crime
- The relationship of the crime to the purposes for limiting keybox access
- The extent to which access (or continued access) might afford opportunities to engage in similar criminal activity
- The extent and nature of past criminal activity
- Time since criminal activity was engaged in
- Evidence of rehabilitation while incarcerated or following release and
- Evidence of present fitness.

7.24 Section 11: Key Programming Changes

The following Electronic Key programming changes may be made by staff at the Association.

- a. Reprogramming personal identification numbers (PIN) provided that the number requested has not been assigned by the computer to another user.
- b. Reprogramming the Electronic Keybox shackle code based on a written request from the lessee of the Keybox.
- c. Reprogramming the Electronic Keybox for hours other than the pre-determined timed access currently in the Electronic Keybox. Each keybox holder may turn on or off the pre-determined timed access on each keybox, using the Electronic Key. When the timed access is turned off, the Electronic Keybox may be entered 24 hours a day.

7.25 Section 12: Removal of Keybox

The listing participant shall remove the Electronic Keybox from the property within 48 hours after the listing expires, results in a closed sale or property rental, or whenever notified by the MLS or the Association to remove the Electronic Keybox.

7.26 Section 13: Key Missing or Damaged Property

If a Key holder accesses an Electronic Keybox and finds the property key missing, or the property is unlocked or damaged, the Key holder is required to notify the listing office immediately.

7.27 Section 14: Violations of Rules

Any Key holder, party to a Supra lease agreement or any other authorized users of the Electronic Keybox System may be assessed penalties, including fines for violations of these Electronic Keybox System Rules. Penalties may include a letter of reprimand, suspension from use of the Electronic Keybox System for a period of time, and/or a fine up to \$1,000.

7.28 Section 15: Security

A Key holder and/or responsible person/entity, shall be required to pay damages to offset all of the costs in re-establishing the security of the overall Supra Electronic Keybox System if it is determined the security has been compromised through the negligence or fault of the Key holder.

7.29 Section 16: Unauthorized Access Complaints

All alleged unauthorized entry complaints must be sent in writing by the Broker to the SCAMLS Board of Directors for review within 60 days of when the alleged violation occurred.

7.30 Removed

7.31 D: Lockbox Fines - Section 1: Lockbox Fine

An eKEY holder may NOT use the key to access an Electronic Keybox without first calling/contacting the firm which holds the listing to determine availability of the

property, schedule an appointment/showing, and obtain any additional showing instructions. Violations of this rule will result in significant penalties including, but not limited to, a fine of up to \$5,000 for each violation determined by the MLS Board of Directors.

7.33 E: Non-Member Access

SCAAR eKEY holders can issue temporary access to specific lockboxes in their inventory to qualifying non-members. SCAAR members are not qualifying members. If a SCAAR member wishes to access a Supra Lockbox, they are welcome to contact the Association office to lease an eKey.

Section 8 – Store Policy

8.1 Hours of Operation

The SCAAR Store is open Monday-Friday, 9am-4pm.

8.2 Payment

Payment is due at the time of purchase – we will not invoice for products.

8.3 Methods of payment include:

- Credit Card (Visa, Mastercard, Discover, American Express)
- Personal or Business checks
- Exact cash

Prices are non-negotiable.

All sales final.

No special orders. (suggestions will be considered)

Section 9 – Travel Policy

(Adopted 10/17/13, revised 5/2020)

9.1 Travel Policy

The following outlines reimbursable expenditures for members traveling on behalf of the St. Cloud Area Association of REALTORS® (SCAAR) to all National Association of REALTORS® meetings. It is designed to:

- Ensure compliance with minimum Internal Revenue Service (IRS) requirements.
- Ensure that members are reimbursed on a fair and equitable basis.
- Avoid undue record keeping and reimbursement delays.

The Association will not reimburse expenses submitted which are not in compliance with IRS requirements or the established SCAAR Travel Policy.

All expenses must be submitted with an expense report within thirty (30) days of the completed trip. Those submitted after 30 days may or may not be approved. In no case will any expenses be reimbursed more than 90 days after completion of a trip.

9.2 Covered Costs

SCAAR/SCAMLS will cover the cost of airfare, travel expenses to and from the airport, hotel (plus tax & internet) and registration fees for the event.

Receipts: Original or copies of receipts are required for all expenses to be reimbursed.

Airfare: The Association will cover the cost of airfare. The Association will book airfare if requested. If you wish to book your own airfare, you will be reimbursed as follows:

- Coach class must be reserved. The Association will not pay for business or first class fares.
- Charges for up to 2 bags for the total trip are reimbursable.
- Must have the original passenger receipt or a copy of an E Ticket with the ticket number and cost.

Travel Expenses to and from the airport: The Association will cover the cost of any travel expenses incurred to and from the airport. This includes travel to the airport and then hotel upon arrival and travel from the hotel to the airport upon departure and then home. Members should consider cost effective options when making arrangements.

The Association will book such transportation if requested.

Mileage: Mileage will be reimbursed at the allowable IRS rate. Members traveling to meetings by car will be reimbursed for their mileage, tolls and parking, but not to exceed the cost of airfare to same destination. The Association will not reimburse for car rental.

Per Diem: Members will receive \$100.00 per day to cover expenses including meals, taxi, tips, entertainment, room service, or any other expenses incurred during the trip that are not reimbursable.

Lodging: Lodging will be arranged by Association staff. Charges for the room, tax and internet access will be master billed directly to the Association. When making reservations, proximity to NAR's headquarter hotel will be used in choosing a location. All incidentals should be paid by the member upon checkout. If the room is not master billed to the Association, you must have a receipt with proof of payment.

Should you find it necessary to cancel your hotel reservations, it is your responsibility to contact Association staff or the hotel directly to cancel so that the Association does not

incur a “no show” fee. If you fail to cancel your reservation and the Association is billed, you will be responsible for the cancellation fee.

Registration Fees: All registration fees for the event will be billed to the Association’s account. Association staff will register you for any events you are attending on behalf of SCAAR/SCAMLS.

Expense Reports: Expenses for reimbursement must be filed out on an expense report form. The form must include the purpose, date(s) of travel, your name and your signature. All original or copies of receipts must be attached and the completed form sent to the Association within 30 days of the trip. SCAAR will process and send your reimbursement check within 30 days.

9.3 NAR Meetings Travel Attendance

SCAAR President: NAR Mid-year Meetings and NAR Convention

SCAAR President Elect: NAR Leadership Conference, NAR Mid-Year Meetings and NAR Convention

MNAR Director(s): NAR Mid-Year Meetings and NAR Convention MLS President: NAR Convention

Government Affairs Chair: NAR Mid-Year Meetings

MLS President Elect: NAR Convention

Association Executive: NAR Leadership Conference and the NAR Mid-Year Meetings or Association Executives Institute

Spouse/companion attendance at any meeting that members are expected to attend will be at the attendee’s personal expense.

Should the attendee decide to extend their stay, they will be responsible for any expenses incurred during the extended time including hotel room charges.

Any additional extra ordinary travel expenses may be brought to the Board of Directors for reimbursement consideration.

9.4 Attendance Replacements

In the event that someone is unable to attend a NAR event, the process to select a replacement will be as follows:

1. Line of succession will be:
 - a. President
 - b. President-Elect
 - c. Secretary/Treasurer
 - d. Immediate Past President
2. If none of the above individuals are able to attend, any other interested Board member may apply for the trip. If there are multiple requests, a name will be chosen at random out of a hat.
3. If no persons from the Board are willing/able to attend, then there will be no replacement.

Attachment A: Investment Policy

Attachment B: Request for Charity Donation Form



REQUEST FOR CHARITY DONATION

The SCAAR Humanitarian Committee is committed to helping our members. If you are participating in an event that raises money for a charity, the Humanitarian Committee may contribute \$50 toward your cause. To make a request for the \$50 donation, fill out the form below and submit it to the Board Office for consideration.

Name: _____

Office: _____

Email: _____

Phone: _____

What event are you participating in?

What is the date of your event?

What cause/charity does it support?

Donation Rules:

- Only one donation will be given per person per calendar year.
- Only one donation per cause/event will be given per calendar year.
- Only members participating in the event are eligible for the donation.
- Donation requests must be submitted at least one week prior to the event.
- If more than one donation request is received for a particular event, the donation will be awarded to the first submitted application.
- Checks will be written directly to the event/cause.

Contact Kelly at: Kelly@stcloudrealtors.com or 320-253-7149 with any questions.

Attachment C: Scholarship Application



2109 Troop Drive
Sartell, MN 56377
Phone: 320-253-7149
Fax: 320-253-9701

Scholarship Application

Each year the St. Cloud Area Association of REALTORS® offers at least two scholarships. To qualify, the applicant must be a SCAAR member, a spouse of a SCAAR member, or a child or stepchild of a SCAAR REALTOR® member attending college this fall. Completed applications can be emailed to Kelly@stcloudrealtors.com or sent to the address above. The Humanitarian Committee will review the applications and make a recommendation to the Board of Directors for approval. Deadline for submission is May 31.

Please complete all sections of the application.

PERSONAL INFORMATION

Last Name: _____ First Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: _____

Email Address: _____

I am a: _____ SCAAR Member
_____ Spouse of a SCAAR Member. Name of Member: _____
_____ Child/stepchild of a SCAAR Member. Name of Member: _____

ACADEMIC INFORMATION

Name of High School: _____

City: _____ GPA: _____

Where do you plan to attend school this fall? _____

ACTIVITIES AND INTERESTS

A. List and briefly describe your high school extracurricular activities, honors and/or academic awards:

B. List and briefly describe volunteer activities in which you have been involved:

C. List and briefly describe any work experience:

SHORT ESSAY

Attach a personal essay outlining how this scholarship will help further your educational and career goals and what you hope to do upon completing your college education.

STATEMENT OF ACCURACY

I hereby affirm that all the above stated information provided by me is true and correct to the best of my knowledge. I also consent that my picture may be taken and used for any purpose deemed necessary to promote the SCAAR scholarship program.

Signature of scholarship applicant: _____ Date: _____