ACAR RULES & REGULATIONS

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STRUCTURE AND GUIDE TO THIS DOCUMENT

Rules and Regulations are rules that

A. Establish the policies which govern the business and fiscal affairs, the administration, and the daily operations of ACAR;
B. Are adopted by the Board of Directors as main motions by a majority vote without notice and continue in force until they are amended or rescinded;
C. Are amended or rescinded with notice by a majority vote or without notice by a two-thirds vote;
D. Can be suspended temporarily by a majority vote for the duration of a meeting;
E. Are generally adopted individually as they are needed by an organization.

Structure: the rules in this document are placed under eleven categories numbered from 100 to 1100. Each rule within a category is assigned a number starting with one and that rule number follows the dash after the category number. For example, the entry 200-3 is the third rule under category 200 Regulation of Building and Events. In addition, each rule has an identifying title in **BOLD UPPERCASES** print. Major sections of a rule are assigned capital letters. Subsections have lowercase letters and parts use Arabic numerals in a single parenthesis.

If a subject is given full treatment in the ACAR Bylaws, the material is not normally repeated in the Rules and Regulations. Sometimes, however, the details of a subject are reserved for the Rules and Regulations to avoid cluttering the Bylaws with administrative procedures. The reader is advised to consult both the Bylaws and the Rules and Regulations when attempting to understand a subject. J. Williams, PRP, 5/3/05

Approved by the Board of Directors 10-31-2024.

100 MEMBERSHIP

100-1 CONFIDENTIALITY OF MEMBER RECORDS

Information in the membership files maintained by ACAR is confidential and shall be made available at the ACAR office during business hours with proper notification and identification upon court order or authorization by the CEO.

Calls from members of the public to request information regarding the complaint history of an ACAR REALTOR® member will be directed to the CEO or Professional Standards Administrator. The CEO/Professional Standards Administrator shall provide the following information: Confirmation that the member is "a member in good standing of the association."

The CEO/Professional Standards Administrator may not provide any information regarding past or current complaints, alleged violations or disciplinary action according to the NAR Code of Ethics and Arbitration Manual, Section 22, which states that the findings of a hearing panel in ethics proceedings shall be held confidential. Members of the public shall be referred to the Ohio Division of Real Estate's website and/or telephone number. Complaints filed with the Ohio Division of Real Estate are public record.

100-2 MEMBERSHIP ORIENTATION

Membership Orientation shall be coordinated by the CEO who will ensure that new members receive the appropriate orientation material.

100-3 DUES

A. The Board of Directors shall approve the amount due for the following year's dues by September 30th of the current year, including but not limited to, any special offers related to dues payments.
B. Each Designated REALTOR® member shall be billed annually for ACAR dues at the time and in the amount prescribed by the Board of Directors. Each Designated REALTORS'® dues obligation shall be the prescribed dues multiplied by the number of licensees with such Designated REALTOR® or office. Amounts received by ACAR from individual agents shall be credited against the amount due from their Designated REALTOR® or company.
C. All Sales Associates will be emailed invoices on or before November 1st for annual OR, NAR and local dues, with a due date of the first Thursday in December. Invoices will also be sent via email to all Affiliates. A second notice shall be sent by e-mail to members who still owe dues on or about November 25th. Notices will be sent via the postal service to REALTORS® with no e-mail address on file, Sales Associates, Designated REALTORS® and Affiliates on or about November 1st. Individuals with dues not paid by the due date are subject to suspension and/or termination in accordance with the Bylaws, Article X, Section 4. ACAR will supply the Designated REALTOR® with a roster of members associated with his/her firm who are not paid. A $85 late fee will be assessed for all unpaid agents who were billed before November 10th.
D. Invoices for local dues will be e-mailed to each individual REALTOR® that has an e-mail address on file with ACAR on or about April 1st, with a due date of the first Thursday in May. For REALTORS® that do not have an email address on file, paper invoices will be sent via the

postal service on or about April 1st. Individuals with dues not paid by the due date are subject to suspension and/or termination in accordance with the ACAR Bylaws, Article X, Section 4. ACAR will supply the Designated REALTOR® with a roster of members associated with his firm who are not paid. A $85 late fee will be assessed for all unpaid agents.

REALTORS that opt into the split dues payment plan will be required to have a valid credit or bank card on file in their account. Payment for the local dues will be automatically charged to the credit or bank card on file on the first Thursday in May. If the credit card on file is declined, a $50 NSF fee will be assessed that must be paid before the REALTOR is considered in Good Standing with ACAR.

For REALTORS that opt into the split dues payment, there will be a $35 convenience fee charged in addition to the state and national dues payment at the time the state and national dues are paid.

E. REALTOR®: Dues that qualify to be pro-rated: Pro-ration for new licensees shall be based on the effective date of an agent's license. Pro-ration for new applicants from other boards shall be based on the date an agent applied for membership within the current fiscal year.
2. Institute Affiliate: Dues for Institute Affiliate members are billed through NAR.
3. All Other Classes of Membership: shall use the computation date given in the ACAR Bylaws Article X, Sections 2D and 3.

F. Members serving in the Armed Forces while actively deployed shall be exempt from the payment of dues.

G. Invoice Terms: In addition to annual dues, new members, REALTORS® and non-members reactivating their escrow licenses will be invoiced by ACAR at the time notice is received by ACAR. Terms of payment are as follows:

Current	Payment due 30 days from date of invoice
Over 30 days	$85 late fee assessed the day after payment is dues
Over 90 days	REALTOR® and non-members will be included on monthly Suspension Report

All REALTORS® and non-members that have a balance in their ACAR account are sent a balance forward statement at the beginning of each month reflecting the amount that is due ACAR. In addition, all Designated REALTORS® receive a statement showing all agents that are in arrears.

H. Voluntary Fees: Members may be asked to donate $5 to the REALTOR® Community Cares fund and $25 to RPAC when they pay their annual dues.

100-4 PAYMENT OF DUES AND ACCOUNTS

ACAR may accept payment by credit card, check, cash, or money order. The CEO shall determine the credit card companies to be accepted and the terms for acceptance.

100-5 DUES AND APPLICATION FEE REFUNDS

A. The application fee for ACAR membership and ACAR dues is non-refundable.

B. NAR and OR dues refunds are based on NAR and OR current policy. Institute Affiliate and Affiliate dues are non-refundable but may be transferred to another employee of the Affiliate

company for the remainder of the year.

100-6 MEMBER RESIGNATIONS

A. Any member submitting a resignation who is indebted to ACAR for dues, fines, or other assessments of ACAR shall not be considered as resigning in Good Standing but shall be considered terminated for nonpayment.
B. If a member resigns from ACAR or otherwise causes membership to terminate with an ethics complaint pending, the Board of Directors may condition the right of the resigning Member to reapply for membership upon the applicant's certification that he or she will submit to the pending ethics proceeding and will abide by the decision of the hearing panel.
C. If a member resigns or otherwise causes membership to terminate, the duty to submit to arbitration continues in effect even after membership lapses or is terminated, provided that the dispute arose while the former member was a REALTOR®.

100-7 TRANSFER OF MEMBERSHIP STATUS

Any REALTOR® member of ACAR who desires to transfer from REALTOR® to Designated REALTOR® status due to the establishment of a new company may do so by submitting a new company application and paying the appropriate processing fee for the new company. The transfer will take place upon approval of the Board of Directors, without any fee or further membership requirements. The transfer will take place immediately without any further membership requirements or approval.

100-8 GUIDELINES FOR SUSPENSION AND TERMINATION OF MEMBERSHIP

A. REALTOR® Membership Suspension & Termination
   1. Annual Dues: Dues not paid by the first Thursday in December will be assessed a mandatory $85 late fee. On or before the second Monday in December, a notice will be sent to the broker indicating that dues are delinquent along with the late fee charge that must be paid by the second business day ACAR is open after New Year's Day in January.

      Unpaid agent names are submitted to MLS NOW on the third business day ACAR is open after New Year's Day in January. MLS NOW sends the broker a list of the agents that owe dues to ACAR. Agents that do not pay their dues within seven (7) calendar days will be suspended from MLS NOW and ACAR services on the 8th calendar day from notification of unpaid agent names. REALTOR® membership may be reinstated with full payment of dues including late fees.

      On the 8th calendar day from notification of unpaid agent names, MLS NOW will email the broker with a list of the agents that have been placed in suspended status and the broker will have seven (7) calendar days to have their agents pay their ACAR dues or return the agent's license to the ODRE. The MLS Roster Change Form must be attached to the email notification to ACAR and MLS NOW showing that they are returning an agent's license to the ODRE.

      On the 15th calendar day from notification of unpaid agent names, the entire brokerage will be suspended from ACAR and MLS NOW services if there are delinquent active agents on their roster. A fee of $100 will be assessed for a company reinstatement, along with

payment of all dues, including late fees. All agents billed prior to November 30th must be resolved by dues collection or verified license return by this date to avoid company suspension. Payment must be received by 4:00 p.m.

If local dues are not paid by the first Thursday in May, a mandatory $85 late fee will be assessed. On or before the second Monday in May, a notice will be sent to the broker indicating that dues are delinquent along with notice of the late fee charge that must be paid by the last Thursday in May.

Unpaid agent names are submitted to MLS NOW the day following the last Thursday in May. MLS NOW sends the broker a list of the agents that owe dues to ACAR. Agents that do not pay their dues within seven (7) calendar days will be suspended from MLS NOW and ACAR services on the 8th calendar day from notification of unpaid agent names. REALTOR membership may be reinstated with the full payment of dues including late fees.

On the 8th calendar day from notification of unpaid agent names, MLS NOW will email the broker with a list of the agents that have been placed in suspended status and the broker will have seven (7) calendar days to have their agents pay their ACAR dues or return the agent's license to the ODRE. The MLS Roster Change Form must be attached to the email notification to ACAR and MLS NOW showing that they are returning an agent(s) license to the ODRE.

On the 15th calendar day from notification of unpaid agent names, the entire brokerage will be suspended from ACAR and MLS NOW services if there are delinquent active agents on their roster. A fee of $100 will be assessed for company reinstatement, along with payment of all dues, including late fees. All agents billed prior to November 30th must be resolved by dues collection or verified license return by this date to avoid company suspension. Payment must be received by 4:00 p.m.

2. In addition to annual billings for dues, invoices are prepared throughout the year for new REALTORS®, Sales Associates and REALTORS® who elect to reactivate their licenses. Payment terms are 30 days from the date of invoice. Dues not paid by the 30-day due date will be assessed a mandatory $85 late fee.

   ACAR prepares a Suspension Report on or about the 15th of each month that reflects all REALTORS® and non-members that are 60 days past due. Designated REALTORS® are notified via e-mail of the REALTORS® and the non-members that are on the Suspension Report. The Designated REALTOR® has until the month's end to resolve the non-payment issues. Resolution involves either payment in full or a return of the REALTORS® or non-member's license to the Ohio Division of Real Estate. Otherwise, suspension of the REALTOR® membership and their company membership, including access to MLS NOW, will result.

3. Other Charges (i.e. sponsorship, etc.): Invoices are billed at the time of service with a normal 30-day net term. Monthly statements are sent via the postal service for all outstanding invoices until payment is received.

B. Designated REALTOR® Membership Suspension & Termination
   1. Dues: The Designated REALTORS® membership may be suspended for non-payment of their dues obligation. Suspension will involve the temporary loss of REALTOR® status and

the associated rights and privileges including but not limited to the following: Subscriptions and other membership mail, arbitration rights, voting rights, the right to run for and to hold ACAR office or appointed positions, membership discount program eligibility, and access to MLS NOW. A reactivation fee of $100 will be charged to the Designated REALTOR® upon reinstatement.

2. Other Charges (i.e., sponsorship, etc.): Invoices are billed at the time of service with a normal 30-day net term. Monthly statements are sent for all outstanding invoices until payment is received.

C. Dishonored Checks or Bank Charges
Any individual REALTOR®, Designated REALTOR®, Sales Associate, or Company whose check does not clear, shall be charged an NSF fee equivalent to the fee assessed by the bank. If no NSF fee is assessed by the bank, a $50 fee will be charged to the individual.

D. Appeals Concerning the Accuracy of an Invoice
Appeals in writing to the CEO are to be promptly noted with the date of receipt. Appeals are to be handled at the discretion of the CEO. In cases where an appeal is denied, a new notice is to be sent by a means determined by the CEO, in which the denial of the appeal is noted. A new date for termination of membership will be invoked under the original notice, from when the appeal was received, added to the date of the new notice. Termination notice shall be given with notice of at least 5 business days. If it is determined that an appeal has been submitted solely to delay termination of membership, then at the discretion of the CEO, the original membership termination date shall be retained, with a notice to the effect being sent by certified mail to the agent.

E. Action on Unpaid Accounts
ACAR may use all legal means to collect amounts due it from members or others, including the use of collection agencies and lawsuits where appropriate.

100-9 MULTIPLE LISTING SERVICE SUSPENSION

The CEO shall notify MLS NOW of any Designated REALTOR® member who has been terminated or who has resigned within 24 hours of the termination or resignation effective date.

100-10 AFFILIATE MEMBERS APPOINTMENT TO SPECIAL COMMITTEES

The President-elect, in special circumstances and with approval of the Board of Directors, during committee reorganization, may appoint ACAR Affiliate Members to committees, task forces, forums or councils, including appointment as Chair, or Vice Chair. Only REALTOR® and Affiliate members in good standing may hold appointment to committees, task forces, forums and councils (see Bylaws Article XV, Section 1).

100-11 NEW MEMBER APPLICATION PROCESSING

The CEO is authorized to grant conditional approval of new member applications in response to written request to enable applicants to secure MLS NOW service on a timely basis. Such conditional membership approvals require final approval at the next meeting of the Board of Directors.

100-12 HONORARY MEMBERSHIPS

Existing CABOR, AABOR and ACAR Honorary Life membership recipients are grandfathered.

Effective October 1, 2013, Honorary Life memberships will no longer be granted.

100-13 ISSUING MEMBER ALERTS

All member complaints about individuals acting suspiciously or con artists targeting members will be referred directly to the police, the Attorney General's office or other appropriate law enforcement agency. If and when the authorities open a file on the complaint, ACAR will send a warning to all members with basic information about the complaint as well as the investigating detective's phone number. ACAR legal counsel must approve all alerts prior to them being issued.

200 REGULATIONS OF BUILDING AND EVENTS

200-1 SMOKING POLICY

Smoking shall be prohibited in the ACAR office and at all meetings, events and education programs sponsored or co-sponsored by ACAR.

200-2 ACAR FACILITIES

A. Board facilities may be made available for use during office hours with the approval of the CEO provided that the user pay all costs associated with such use and provided further that the proposed use is consistent with ACAR principles and goals subject to cost incurred. Member and non-member pricing will be offered when applicable.
B. ACAR offices, supplies and equipment are under the control of the CEO and are not to be accessed without prior authorization.

200-3 ALCOHOL CONSUMPTION

ACAR alcohol consumption policies are designed to provide for the safe consumption of alcohol at all ACAR-sponsored events.

A. Persons under 21 years of age are prohibited from purchasing or consuming alcohol at any ACAR-sponsored event.
B. The following "Safe Alcohol Consumption" statement will be issued and posted in writing at all ACAR events where alcohol is served: "ACAR urges attendees to exercise restraint and good judgment in the consumption of alcohol."
C. Bar service shall be offered for limited hours and only in conjunction with the distribution of drink tickets.
D. When hiring vendors to sell or serve alcohol, ACAR will require proper compliance documentation to ensure that vendor is compliant with state and local licensing laws and regulations, and is insured for liability arising from the selling and/or serving of alcohol.
E. The following guidelines shall be followed for handling intoxicated guests: At the outset of all ACAR sponsored events, the event manager will be reminded that the facility's servers are to meet the legal responsibilities related to alcohol service. Should an attendee overindulge the President, CEO or their respective assignees shall inform the event manager. The intoxicated attendee shall be dealt with tactfully and privately by the event manager, President or CEO. Arrangements for safe transportation shall be made.
F. ACAR shall maintain such liability insurance coverage as is available for claims arising out of the selling or serving of alcohol at ACAR-sponsored events.

G. ACAR shall only enter into an agreement with facilities when an indemnification policy is in effect including but not limited to the sale and service of alcohol.

200-4 ANNUAL MEMBERSHIP MEETING AND AWARDS CEREMONY

The Annual Membership Business Meeting of ACAR shall be held in October.

200-5 CANCELLATION OF A CLASS

If a person enrolled in an ACAR sponsored Institute, Society or Council designation class cancels a reservation within 72 hours of the class, there shall be a $50 cancellation fee. No refund shall be made after the start of the class.

200-6 CONTINUING EDUCATION FEE REFUND

Refunds shall not be made for ACAR continuing education seminars. If a person is unable to attend a seminar and has notified the ACAR office within 24 hours of the seminar or is ill on the day of the seminar, the fee for that seminar can be applied to another program within the 12 months following the date of the missed seminar. The participant shall notify the ACAR office and make all arrangements for reapplying the seminar fee. Fees or vouchers for reapplying fees shall accompany registration and shall be sent at least 7 days prior to the beginning of the class.

200-7 PROHIBITION OF HANDGUNS

ACAR reserves the right to prohibit the possession of firearms, deadly weapons or dangerous ordnance on ACAR property or premises and at all ACAR meetings, conferences, events, seminars, courses, functions and any other session or sessions whether the events and functions are held at ACAR's facilities or off-site. All visitors to ACAR's office space and at ACAR meetings, conferences, events, seminars, courses, functions and any other session or sessions held on- and off-site are expected to be aware that carrying firearms, deadly weapons or dangerous ordnance on the premises is considered to be a criminal trespass and a 4th degree misdemeanor. The necessary signs advising that ACAR does not permit firearms, deadly weapons or dangerous ordnance on its premises will be posted.

200-8 POLICY ON NON-MEMBER ATTENDANCE AT MEETINGS

A. All Board of Directors, committee, task force, forum and council meetings are closed affairs. Only actual members or invited guests of the Board of Directors, committee, task force, forum or council are permitted to attend as defined in *Robert's Rules of Order Newly Revised*.
B. Even though ACAR is incorporated, it is not a governmental entity and therefore not bound by the Sunshine Laws. ACAR, nonetheless, desires to encourage participation and interest in the work of its subordinate bodies including (committees, task forces, forums and councils and its Board of Directors). Only those members serving on Grievance and Professional Standards may attend Grievance and Professional Standards meetings. Therefore, except in situations where sensitive issues or matters of discipline are to be discussed, ACAR shall permit voting ACAR Members (REALTOR® Members and Associate Members) to attend its committee, task force, forums, councils, and Board of Director Meetings when a request has been made in writing to attend a particular meeting and a reason has been stated in the request. This request to attend a specific meeting must be submitted to the CEO at least 5 days prior to the

meeting. The CEO will evaluate the request and provide a timely response.

C. *Robert's Rules of Order Newly Revised* are followed at all ACAR committees, task forces, forums, councils and Board of Directors meetings.

300 FINANCES

300-1 FUNDED RESERVE POLICY

ACAR shall maintain a funded reserve equal to at least 12 months of current year's budgeted operating expenses including depreciation. The reserve account shall contain only cash and cash equivalents and the amount in this fund shall be determined as of December 31st of each year. In any year that the amount in the reserve fund does not equal or exceed the required amount, contribution to the reserve fund sufficient to bring it to the required level shall be budgeted in the subsequent year's operating budget. The required contribution shall not, however, in any year exceed 5% of the budgeted expenses including depreciation but without regard to the reserve contribution.

300-1.1 RESTRICTED RESERVES

Restricted Reserve Account will be maintained on the balance sheet for specific expenses and/or capital expenditures. Examples include but are not limited to: Building Reserves, Technology Reserves, Leadership/Membership Development; Regionalism. Funds may only be used following a request by the Chief Executive Officer which shall include description, budget, and rationale. Restricted fund category(ies) and allocations must be reviewed and approved annually during ACAR's budget process.

300-2 EXPENSE ACCOUNT CONTROLS

The Treasurer or authorized signer shall review all expenses for travel and entertainment incurred by or paid to the President, President-elect, Treasurer and CEO in accordance with ACAR'S Travel and Entertainment Policy. The CEO shall approve all expenses incurred by staff members.

300-3 PAYMENT OF TRAVEL EXPENSES

ACAR will pay budgeted travel expenses in accordance with ACAR'S Travel and Entertainment Policy for the President, President-elect and Treasurer for NAR and OR meetings and shall pay for the CEO's travel expenses per the CEO's contract. In addition, ACAR will pay other travel expenses as approved by the Board of Directors. All flight reservations made for travel by officers and staff of ACAR will be made for coach class only.

All expenses will be paid by the traveler and original receipts, including airline tickets, hotel receipts and credit card receipts will be submitted to ACAR Controller for reimbursement on the current expense reporting forms. In certain cases, ACAR may require officers and employees to make travel arrangements through the ACAR office. A corporate credit card will be issued to the CEO and Officers. The CEO will determine the need for other ACAR staff members to have corporate credit cards. For purposes of this policy, reasonable travel expenses shall be defined as detailed below.

NAR Directors or NAR Regional Vice President Travel Policy

Air Fare
The officer, director or staff member will make all flight arrangements themselves. ACAR will reimburse coach class only.

Hotel and Lodging
When required, ACAR will reimburse at the prevailing room rate for a given area for a mid-level room on the list of selected hotels for an OR or NAR event. Upgrading to higher cost hotels is permissible, but will be done at the expense of the traveling party. Only room charges are applicable for reimbursement.

Ground Transportation
Car rentals will be reimbursed if cost effective. When possible, public transportation should be used instead of a rental car. Actual fares will be reimbursed.

Entertainment
Expenses for entertainment will be reimbursed provided they are budgeted. For reimbursement, the names of the people being entertained, their company or organization and the business purpose of the entertainment expense must be listed on the expense report form. Each individual on the trip should track his or her expenses individually. Consumption of alcohol is generally discouraged when conducting ACAR business. It is understood that it is the responsibility of ACAR members, officers and staff to conduct business in a fashion that does not expose ACAR to potential liabilities. Alcohol consumption at ACAR meetings, events, and functions is subject to Rule 200-3.

Use of Personal Auto
ACAR will reimburse its employees for the use of their personal autos on ACAR business at the current IRS reimbursement rate. This rate includes gas, oil, maintenance and all other costs of owning and operating a vehicle. Specific charges for repairs, etc. will not be considered. Parking and tolls will be reimbursed with original receipts. ACAR sponsored events will not be reimbursed except for staff required to attend.

Procedures and Timing of Reimbursement
A separate report should be completed for each trip and all receipts must be attached to the back of the report form. The person requesting reimbursement is responsible for explaining the business purpose of the travel to facilitate charging expenses against the proper budget line item. All requests must be made within 30 days of travel date. Expense reports submitted after 30 days will not be considered.

To receive up to $1,000 in direct reimbursement from ACAR as an NAR Director or RVP, the following conditions and limitations apply:

A. The hotel room can be shared at the NAR published double rate but food, airfare and other expenditures are the direct responsibility of the NAR Director.
B. ACAR will not pay for tours or excursions of any kind.
C. ACAR will pay lodging charges and all associated taxes.
D. ACAR will not reimburse for long distance calls billed to the room.
E. The amount reimbursed will be limited to actual expenses incurred or $1,000, whichever is less.

F. Directors must submit original receipts, or copies of original receipts, for every expense and must complete and sign an ACAR expense reimbursement form.
G. Reimbursement request must be submitted after the conclusion of all NAR meetings and within 30 days of the conclusion of the NAR meeting.
H. Directors must attend the entire Board of Directors meeting scheduled at each NAR meeting.
I. Directors must attend the entire NAR Region 6 Caucus at each NAR meeting.
J. Directors must attend the entire Directors' Issue Forum at each NAR meeting.
K. Directors must attend the entire NAR 360 Meeting.
L. The amount reimbursed shall be limited to those expenses for which reimbursement has not, or will not, be provided to the Director by any other source.
M. If any of the afore-listed meetings are missed without prior approval of the CEO, then no reimbursement will be given. There is no pro rata reimbursement.
N. ACAR NAR Directors must attend the next ACAR Board of Directors meeting following the NAR meeting to provide a report.
O. Reimbursements are paid after applying OR's reimbursements, if any.

Expenses for ACAR Legislative and RPAC Chairs/Vice Chairs
The Legislative and RPAC Committee Chairs/Vice Chairs shall be provided a maximum of $250 each to defray expenses incurred while attending the Legislative Conference of the OR. In the event the Chair or Vice Chair either cannot attend or will not incur expense the President may appoint an active member(s) of the Legislative or RPAC Committee to receive the unused stipends.

300-4 CHECK SIGNING POLICY

Signatures for all ACAR checks must be as follows:
A. All ACAR checks not within budget or over $15,000 will require 2 signatures. Two signatures are that of CEO and an elected officer.
B. The CEO will sign all ACAR checks within budget.
C. Executive Committee shall receive a register of all checks written for the previous month at their monthly Executive Committee meeting.
D. The Treasurer will receive a check register monthly and review prior to the Executive Committee meeting.
E. Two signatures are required for checks issued to the CEO or other signers.

300-5 BUDGET DISCIPLINE

All projects, programs and/or events scheduled by ACAR shall be budgeted for in advance and shall be reviewed by the staff liaison and the CEO at least 60 days prior to the date of such event, project or program. The CEO shall supervise all projects and shall have the authority to approve or reject unbudgeted expense requests up to $2,000. The CEO will have the authority to approve emergency capital expenses up to $3,500.

300-6 ACAR INVESTMENT POLICY

A. The Board of Directors shall authorize a percentage for how investments are to be made. The CEO and the Controller shall manage the investments portfolio.

Management of ACAR Investment Funds

Purpose – The purpose of this investment policy statement is to set forth a clear understanding of the objectives and guidelines to be used in the management and investment of cash funds of ACAR.

Committee – The Finance Committee shall be comprised of the Executive Committee, CEO and up to 3 Presidential appointees serving 3-year terms. The Committee shall not exceed 7 members. The Treasurer shall serve as chair.

Responsibilities – The Finance Committee shall be responsible for:

1. Selecting any outside investment manager.
2. Evaluating quarterly the performance of any managed funds.
3. Submitting such evaluation to the Board of Directors. Such evaluation may include recommendation for re-affirmation or modification of the Investment Policy.
4. Changing circumstances may dictate the desirability of more frequent review.
5. Any recommendation to change the Investment Policy shall require approval of the Board of Directors.

General Investment Principles

1. The assets of ACAR shall be invested with the skill, care, prudence and diligence under the circumstances then prevailing that a prudent person acting in like capacity and familiar with such matters would use in the investment of a like character and with like aims.
2. ACAR will maintain 3 different investment Funds: Fund A, Fund B, and Fund C. The Finance Committee determines how much to invest in each portfolio based on long term and short-term needs of ACAR and the overall economic outlook.

As a general rule, the Finance Committee will decide how much is needed to be in Fund C first, then divide the remainder of the assets with a target of 50% in each Fund A and Fund B. However, the Finance Committee reserves the right to allocate more to Fund A over B or vice versa depending on market conditions.

Fund A would be invested along traditional core asset allocation principles that would normally maintain a fully invested position. This Fund would follow a traditional “balanced asset allocation” model outlined under allocation guidelines paragraph numbers 1 & 2. Overall investment objectives and allowable investments outline below would pertain to Fund A.

Fund B would be invested based on a tactical method that employs trend following techniques in an effort to capture 80% of positive market moves and strives to avoid 80% of negative market moves. Fund B will be subject to the same rules of specific investment allowed as well as prohibited investments. It will not be subject to asset class restrictions and will have the ability to go to a 100% cash position based on the trend following principles outlined above. The Board of Directors reserves the right to either combine Funds A, B and C into one fund managed in accordance with Fund A.

3. Investments of ACAR shall be so diversified as to minimize the risk of losses, unless under the circumstances it is clearly prudent not to do so.

Any equity investments shall be generally fully invested with minimal emphasis on market timing and shall be as broadly as is practical, given the permissible asset allocation and recognizing the prohibited transactions.

Investment Objectives

In order to meet its needs, the investment strategy is to emphasize total return; that is, the aggregate return from capital appreciation and earnings income. Specifically, the primary objective in the investment of permanent reserves shall be long term growth while avoiding excessive risk. Short-term volatility will be tolerated inasmuch as it is consistent with volatility of comparable market indices.

Allowable Investments – Allowable investments shall include two general classes: Fixed Income Investments and Equity Investments.

Fixed Income Investments may include:

A. U.S. Government Securities such as Treasury bills, notes or bonds, which are backed by the full faith and credit of the U.S. Government.
B. Certificates of Deposit issued by a federally insured (FDIC) financial institution with account deposits limited to the federal insured protection level, currently $250,000 per institution.
C. Federal Agency Securities such as notes issued by Fannie Mae, Ginnie Mae, Federal Home Loan Bank or Federal Farm credits; provided the full faith and credit of the issuing federal agency back the investments.
D. Money market or savings accounts established with a local bank or savings & loan association protected by federal insurance (FDIC) with account balances limited to the federally insured protection level of $250,000 per institution.
E. Repurchase agreements established with a local financial institution, where surplus funds of ACAR are borrowed from the balance remaining in ACAR's checking accounts at the end of each business day with repayment of the loan available the next business morning. Financial institutions offering to collateralize repurchase agreements with U.S. Government Securities where ACAR is assigned title or only invest such funds in U.S. Government Securities will be considered acceptable to ACAR.
F. Corporate Notes and Bonds "A rated" or better.
G. Fixed income investments shall not exceed five years in maturity.
H. Fixed income mutual funds with an average credit rating of "B" or better.
I. Exchange trade index funds.

Equity Investments may include:

J. American Depository Receipts (ADR's) on non-U.S. companies.
K. Equity based mutual funds.
L. Common stock mutual funds.
M. Professionally managed common stock portfolios.
N. International equity mutual funds including emerging markets.
O. Exchange trade index funds.

Prohibited Investments shall be items below. ACAR's investment advisors would be prohibited from investing in the following, other than through a managed mutual fund or ETF:

P. Commodities and futures contracts.
Q. Private placements.
R. Options.
S. Emerging market equities.
T. Derivative securities of any type.
U. Currency speculation.
V. Purchase of securities offered for sale on any foreign exchange, other than through a managed foreign fund or ADR.

Asset Allocation Guidelines – Investment of reserves shall be in accordance with the following allocation guidelines (which shall be reviewed annually, and any revision thereto shall be subject to approval of the Board of Directors.)

Aggregate Plan Asset Allocation (at market value)

Asset Class	Target Exposure	Allowable Range
Bonds & Cash	35%	20-50%
Equities	65%	50-80%

Equity Investment Guidelines

Within the Equity Portfolio there will be a target allocation of 50% growth and 50% value stocks. In an effort to maintain a prudent balance between growth and value investment styles, the range allowed for each style shall be no lower than 40% and no higher than 60%.

Marketability of Assets

While liquidity is not a constraint on a long-term investment portfolio, a high degree of marketability is recommended to provide planning flexibility and accommodate any future cash requirements.

To ensure marketability and liquidity, the outside investment manager shall execute equity transactions only through Mutual Fund Managers, the New York Stock Exchange, and the American Stock Exchange, NASDAQ over-the-counter market and recognized international exchanges.

Investment Diversification

In order to achieve a prudent level of portfolio diversification, the securities of any 1 company shall not exceed 5% of the total equity portfolio and no more than 20% shall be invested in any 1 industry.

Outside Investment Manager

To achieve the objectives set forth in the policy, the Board of Directors may engage an outside investment manager to oversee all or a portion of ACAR's reserve fund investments. Such outside investment manager shall be required to submit, in writing, acknowledgement of fiduciary

responsibility to ACAR and verification of credentials acceptable to the Board of Directors. The Board of Directors shall make its selection based upon prudent due diligence procedures. Consideration shall be given to past performance, personnel to be assigned to ACAR, strategies proposed, research capabilities, organizational and business matters and other qualitative factors affecting the ability to achieve desired results.

Investment Manager Performance Reviews

Performance reports shall be submitted at least quarterly by the outside investment manager and reviewed by the Board of Directors. The investment performance of total portfolios, including asset class components, shall be measured against commonly accepted performance benchmarks. The Board of Directors shall also monitor adherence with this policy. The outside investment manager should meet with the Board of Directors semi-annually and not less than once per calendar year.

The outside investment manager may be terminated for any of the following reasons:
A. Unacceptable justification of poor investment results;
B. Failure to conform with this policy, including reporting requirements;
C. Significant changes in the manager's organization;
D. Any other reason deemed justified by the Board of Directors.
Modified by Board of Directors – 5/29/14

300-7 DOCUMENT RETENTION POLICY

ACAR's staff, volunteers, members of the Board of Directors and outsiders (independent contractors via agreements with them) are required to honor these rules: (a) paper or electronic documents indicated under the terms for retention below will be transferred and maintained by the appropriate staff member; (b) all other paper documents will be destroyed after 3 years; (c) all other electronic documents will be deleted from all individual computers, databases, networks, and backup storage after 1 year; and (d) no paper or electronic documents will be destroyed or deleted if pertinent to any ongoing or anticipated government investigation or proceeding or private litigation.

A. Retain Permanently
   Governance records – Charter and amendments, Bylaws, other organizational documents, governing board and board committee minutes.
   Tax records – Filed state and federal tax returns/reports and supporting records, tax exemption determination letter and related correspondence, files related to tax audits.
   Intellectual property records – Copyright and trademark registrations and samples of protected works.
   Financial records – Audited financial statements, attorney contingent liability letters.
B. Retain 10 Years
   Pension and benefit records – Pension plan participant/beneficiary records, actuarial reports, related correspondence with government agencies, and supporting records.
   Government relations records – State and federal lobbying and political contribution reports and supporting records.
C. Retain 3 Years
   Employee/employment records – Employee names, addresses, social security numbers, dates of birth, resume/application materials, job descriptions, dates of hire and

termination/separation, evaluations, compensation information, promotions, transfers, disciplinary matters, time/payroll records, leave/comp time/FMLA, engagement and discharge correspondence, documentation of basis for independent contractor status (retain for all current employees and independent contractors and for three years after departure of each individual).

Lease, insurance, and contract/license records – Software license agreements, vendor, hotel, and service agreements, independent contractor agreements, employment agreements, consultant agreements, and all other agreements (retain during the term of the agreement and for three years after the termination, expiration, non-renewal of each agreement).

D. Retain 1 Year
All other electronic records, documents and files – Correspondence files, past budgets, bank statements, publications, employee manuals/policies and procedures, survey information. Exceptions to these rules and terms for retention may be granted only by ACAR's CEO.

E. Professional Standards records are to be retained as directed in the *NAR Code of Ethics and Arbitration Manual* or by ACAR legal counsel.

300-9 SUPPORT OF AFFILIATE ORGANIZATIONS

A. ACAR shall provide operational support as far as feasible to affiliated organizations, which are local or regional chapters of the Institutes, Societies and Councils of NAR (Certified Residential Specialist, Institute of Real Estate Management, Society of Industrial and Office REALTORS® etc.).
B. ACAR staff assistance may be authorized by the CEO for chapter publications and notifications, meeting planning and other mailings provided such projects do not conflict with timely performance of ACAR operations.
C. Reimbursement to ACAR shall be required for direct expenses of postage, paper and other materials used for affiliated organization chapter projects, with reimbursement amount determined and invoiced by the ACAR accountant. Fees for services to support affiliate organizations may be assessed.

300-10 VENDOR SELECTION

ACAR is committed to supporting the development and growth of minority owned companies. ACAR's CEO will ensure that minority owned companies are considered when evaluating services and products for review.

400 ETHICS, ARBITRATION, FAIR HOUSING

400-1 FINES DUE IN ETHICS CASES

All fines imposed by the Professional Standards Committee of ACAR, in ethics cases, shall be remitted in 1 full payment by the date designated by the Professional Standards Committee. Installment payments shall not be accepted.

400-2 ETHICS APPEAL DEPOSIT

ACAR shall charge a non-refundable $500 deposit fee to accompany requests for appeals of

decisions of Ethics Hearing cases. Disposition of the deposits shall be according to Part Four, Section 24, Letter C of the *NAR Code of Ethics and Arbitration Manual*.

400-3 APPEALS

A. The Board of Directors or hearing panels as permitted in the *NAR Code of Ethics and Arbitration Manual* will serve as the appeal body.
B. Professional Standards Appeal Panels shall be comprised of 5 members of the Board of Directors or 5-member panel affiliated with disinterested firms appointed by the President on a case-by-case basis.

400-4 RECORDING OF ETHICS HEARING

A. Consistent with the recommendations of the NAR and legal counsel, ACAR shall record arbitration and ethics hearings.
B. All parties at hearings shall be apprised of recording. Hearing recordings shall be retained as part of the case file only until expiration of time for all appeals, or until a date when any sanction imposed by the Board of Directors has been completed and then shall be deleted. All recordings are the exclusive property of ACAR.
C. ACAR recordings shall be considered the official record of the proceeding. Transcripts of any recording shall be used only for the purpose of appeals. Any party to a hearing has the right to obtain a copy of the official recording. The party requesting the duplication is required to pay the duplication costs and any duplication shall be conducted under the supervision of ACAR. Unauthorized use of recordings or transcripts other than for purposes of appeals may be construed as a violation of Article 14 of the *NAR Code of Ethics and Arbitration Manual.*

400-5 LEGAL ACTIONS RESULTING FROM ARBITRATIONS

ACAR shall not pay any legal costs incurred by members in legal actions resulting from arbitrations. ACAR may, however, submit an amicus curiae brief in arbitration disputes.

400-6 APPEALS OF ARBITRATION DISPUTES

ACAR shall charge a non-refundable $500 deposit fee to accompany requests for Procedural Review. In cases involving appeal hearings resulting from arbitration disputes, the following agenda shall be adhered to:

A. The appellant shall present a brief on why due process was not afforded.
B. The other party to the arbitration shall present a rebuttal to the appellant's statement.
C. The hearing panel Chair shall present information concerning due process in the subject case.
D. The Board of Directors or the 5-member appeal panel shall have the opportunity to ask questions of the parties.
E. All parties shall be dismissed from the meeting.
F. The Board of Directors or the 5-member appeal panel shall meet in Executive Session.
G. The Board of Directors or the 5-member appeal panel shall render their decision.

400-7 POSTPONEMENT OF HEARINGS

A. In view of the inconvenience to other parties and to ACAR staff and in light of due process

considerations, postponements of scheduled ethics or arbitration hearings shall not be granted except in cases of the most extreme and unforeseeable personal emergency.

B. Legitimate requests for continuances shall be assessed by ACAR carefully to assure that hearings will not be continued indefinitely. The Hearing Panel Chair reserve the right to deny a request for continuance. All requests for continuance must be submitted in writing.

All ethics and arbitration cases shall be managed as directed by the NAR Code of Ethics and Arbitration Manual.

400-8 ESCROW ACCOUNTS IN ARBITRATION HEARINGS

A. In accordance with NAR recommended policy in Section 35 of the *NAR Code of Ethics and Arbitration Manual*, ACAR shall require that non-prevailing parties in arbitration disputes deposit contested funds with the ACAR CEO to be held in a special ACAR escrow account whenever said funds are not to be paid to the prevailing party within 10 days of notification of award decision by the arbitration panel.

B. Failure to satisfy the award or to deposit funds with ACAR within the 10-day period following notification may be considered a violation of a membership duty, subjecting the non-complying member to possible suspension from ACAR at the discretion of the Board of Directors with existing rules of reinstatement invoked.

400-9 GRIEVANCE MEMBERS EXCUSED

Any member of the Grievance Committee shall be excused from the meeting room when all of the factors that may disqualify an individual from sitting on a Grievance Committee discussion.

400-10 ARBITRATION FILING FEE

A fee of $300 is required to be paid by the complainant and respondent in all Arbitration matters. Filing fee will be returned to prevailing party. Filing fee returned to both parties if dispute is resolved in mediation.

500 CANDIDATE SUPPORT AND ENDORSEMENT POLICY

ACAR has one of the largest Political Action Committees (PAC) in the United States, and in Ohio.

ACAR support may be offered to qualified candidates:

- funding (through RPAC)
- REALTORS® for limited staff consultation

Candidates endorsed by ACAR shall be offered:

- use of the designation “Endorsed by ACAR”
- letter of support from President on ACAR letterhead
- ACAR press release
- more intensive use of above resources and ACAR communications channels to organize member support
- request for OR Opportunity Race support where applicable

Endorsement shall be the exception rather than the rule.

A. **ENDORSEMENT PROCEDURES**
The RPAC Trustees may select candidates to be considered for endorsement by ACAR'S Board of Directors.

ACAR'S RPAC Trustees, upon proper notification of Trustees and a 2/3 vote of those present and voting at a meeting of the Trustees may recommend to the Board of Directors a candidate for endorsement. The recommendation shall be in writing and include reasons for endorsement. The following criteria shall be employed for such a recommendation:

1. Knowledge of and empathy for REALTOR® issues (i.e. mortgage interest tax deduction, sign bans, point of sale, etc.)
2. Integrity and ethical conduct
3. Competence
4. Importance of the race or candidate
5. Ability to win and serve effectively
6. Positive effect of ACAR support for candidate as well as for ACAR

Use of candidate questionnaires, interviews and evaluation sheets is recommended.

The Board of Directors shall approve or not approve the endorsement based on the strength of the RPAC Trustee's written recommendation.

600 BOARD OF DIRECTORS

600-1 DIRECTORS TO OBSERVE CONFIDENTIALITY

If any Director of ACAR reveals confidential information received at or from a Board of Director's meeting, when in executive session, without prior authorization from the President or CEO of ACAR, this dissemination of confidential information shall be considered cause for removal of the Director from the Board of Directors. Proper notification shall be given to such Director and a hearing shall be held in accordance with the Bylaws of ACAR.

600-2 ENDORSEMENT OF OR AND NAR CANDIDATES

All candidates for OR or NAR or positions, requesting the endorsement of ACAR, may be given the opportunity to appear before the ACAR Board of Directors. (See also Rule 600-19, Use of Unit Rule.) The ACAR Board of Directors shall have the authority to endorse any candidate it chooses for any OR or NAR office or position. OR or NAR Directors are always encouraged to share their knowledge of OR and NAR issues and candidates with ACAR Directors prior to any issue or endorsement vote by the Board of Directors.

600-3 BOARD OF DIRECTORS MINUTES

All motions adopted, or not adopted by the Board of Directors, become the action of the entire group of Directors. To that end, the minutes of the Board of Directors meetings shall not include the names of those persons presenting or seconding the motion. Minutes of the Board of Directors will not reflect those Directors for or against an action except in a roll call vote.

600-4 GUIDELINES FOR BOARD OF DIRECTORS CANDIDATES

The following guidelines apply to members aspiring to serve on the Board of Directors or as a Board Officer.

A. **COMPOSITION OF THE BOARD OF DIRECTORS:** The Board of Directors has the complete authority to govern and operate ACAR subject only to ACAR Bylaws. The Bylaws and accompanying rules and regulations shall be posted on ACAR's web site. ACAR is governed by an elected Board of Directors consisting of 16 Directors elected by the REALTOR® and Affiliate membership. Fifteen of the Directors shall be REALTOR® members and 1 shall be an Affiliate member. Of the 15 REALTOR® members, at least 1 Director shall be a Commercial/Industrial REALTOR®. The Commercial Director must serve on the Commercial Forum and complete 80% of their transactions in commercial real estate annually. Directors serve staggered 3-year terms. The Affiliate Director serves a 3-year term. In addition to the elected Directors, the Immediate Past President shall serve as a voting Director and the CEO shall serve as a non-elected and non-voting member of the Executive Committee. ACAR officers shall be elected by the Directors from among the Board of Directors members. They serve 1-year terms.

   In the event that other Boards of REALTOR® join ACAR, the Board of Directors shall temporarily expand to include 1 provisional directorship for each joining Board of REALTORS®. The tenure for the provisional directorship shall be 3 years starting on January 1st of the current year. The provisional Director shall have a vote on the Board of Directors and shall be elected by the board of directors of the joining Board of REALTORS®. At the end of this tenure or if the seat is vacated during the term, the provisional directorship for the joining Board of REALTORS® shall cease. Provisional directorships cannot be renewed. Provisional directors shall be REALTOR® members.

B. **DIRECTOR'S RESPONSIBILITIES:** Candidates for nomination should consider the following responsibilities incumbent on Directors. The election process is detailed in Rule 1000-7.
   1. Since election is by the REALTOR® and the Affiliate membership, candidates should expect to mount a reasonable campaign effort to allow the membership an opportunity to meet them and any platform they wish to promote.
   2. Board of Director members are expected to attend all regularly-scheduled monthly Board of Directors meetings. Meetings are scheduled for the entire year in advance. Occasionally a special Board of Directors meeting will be called.
   3. Directors are expected to set an example for all REALTORS® by supporting and attending ACAR social events, RPAC affairs and other functions of ACAR, such as the Annual Meeting.
   4. Directors are eligible to run for ACAR office and are encouraged to consider doing so. An applicant's ability to serve and willingness to consider running for higher office is important criteria for nomination as a candidate for Director.
   5. Directors are also expected to attend the OR and NAR meetings each year to represent ACAR at these functions. Directors are encouraged to become involved in OR and NAR affairs by committee service.
   6. Directors are strongly encouraged to substantially contribute to RPAC at the beginning of each year.
   7. Once elected, a Director shall sign the documents listed in 600–16 on or before January 15th of each year.

8. Directors shall obey the confidentiality of information rule as established in 600–1.

600-5 BOARD OF DIRECTORS OFFICER NOMINATING COMMITTEE

A. An Officer Nominating Committee of 3 Directors shall be appointed by the ACAR President with the approval of the Board of Directors at a regular meeting held during the second quarter of the calendar year. The duty of the Officer Nominating Committee shall be to consider the qualifications of candidates for the elected offices and to submit at least 1 name for each position to be filled at the Annual Meeting of the Board of Directors in October. Following the report of the Officer Nominating Committee, additional nominations may be made from the floor. No name shall be placed in nomination without the consent of the nominee.
B. Officers will be elected by ballot at the Board of Directors Meeting held in October. There shall be no proxy voting. A majority shall elect. In the event there is only 1 candidate for an office, the election for that office may be by voice vote. When there is a tie in a ballot vote, the vote shall be retaken until the tie is broken.
C. The tellers for the election of officers shall be the Parliamentarian and 1 other person appointed by the ACAR President. The Tellers' Report shall give the total number of votes cast and the names of the winning candidates.
D. The ACAR President may assign the Parliamentarian to attend the meetings of the ACAR Nominating Committee and Officer Nominating Committee to advise on matters of parliamentary procedure.

600-6 ATTENDANCE POLICY FOR DIRECTORS' MEETINGS

A. Directors shall attend all regularly scheduled and special meetings of the Board of Directors. Directors shall notify the CEO if they will not be in attendance. Absence without notice and/or excuse shall be considered an absence-without-excuse. Absence from 3 regularly scheduled meetings in 1 year without an excuse approved by the Board of Directors may be considered as a resignation. The Board of Directors by a 2/3 vote can remove the director and fill the vacancy in accordance with Bylaws Article XIII, Section 9.
B. ACAR members appointed by the President to serve as Directors on the OR Board of Directors shall attend the 2 regular meetings of the Directors each year. OR and ACAR staff will record attendance. If an ACAR OR Director is absent from more than 1 OR Board of Director meeting during a calendar year, the ACAR President has the authority to ask for a resignation or advise the Director that he is being replaced and that a new Director will be appointed. Directors will receive a stipend of $100 for attending a committee meeting, $100 for attending the Member/Director Forum and $150 for attending the Board of Directors meeting. ACAR members serving as OR committee chair or vice chair of OR committees will receive a stipend of $100 when and if the OR committee meets during the conference and the ACAR member serving as chair or vice chair attended the meeting. The CEO will verify attendance.

600-7 APPOINTMENT OF DIRECTORS AND ALTERNATES TO CRIS

Rule deleted by action of the Board of Directors on January 30, 2020.

600-8 APPOINTMENT OF ACAR REPRESENTATIVE ON MLS NOW BOARD OF DIRECTORS

As majority shareholder in MLS NOW, ACAR is entitled to 1 Director to be seated on the MLS

NOW Board of Directors. The term is a 1-year term.

MLS NOW Director is appointed by the Board of Directors by June 1st. If more than one ACAR member is interested in serving, a ballot vote will be taken at the Board of Directors meeting.

The ACAR Director is expected to attend all MLS NOW Board of Directors meetings. The Board of Directors shall have the authority to remove an ACAR appointment to the MLS NOW Board of Directors for non-attendance and to replace that representative with another Director.

The MLS NOW Directors shall report to the ACAR Board of Directors on a regular basis.

600-9 CHECK ISSUING POLICY

Checks shall be issued when the proper check request form is complete and the necessary documentation is provided to the Controller. Only the CEO shall cause checks to be issued. No Officer or Director has the authority to authorize that checks be issued. For check in amounts under $15,000, only the signature of the CEO or another staff member as appointed by the CEO to serve in his or her absence is needed. For checks in amounts $15,000 or more, the Treasurer or another authorized signor when the Treasurer is unavailable shall countersign.

600-10 BINDING CONTRACT

The CEO and COO have authority to sign contracts or any other agreements that legally bind ACAR. No Officer, Director or other staff member may sign any contract or agreement.

600-11 ACAR STAFF

Only the CEO has the authority to hire, fire, direct and supervise the ACAR staff. Staff salaries and contracts shall be confidential.

600-12 USE OF LEGAL COUNSEL

Contact and consultation with any legal counsel that will result in the payment of a fee shall be through the CEO, unless the Board of Directors, by motion, designates otherwise.

600-13 PARLIAMENTARIAN

ACAR may employ a Professional Registered Parliamentarian to advise the President and the Board of Directors on matters of parliamentary procedure at every Board of Directors meeting and other matters as may be assigned by the President, CEO, or the Board of Directors.

600–14 DOCUMENTS TO BE SIGNED ANNUALLY BY DIRECTORS

All Directors shall sign the following documents on or before January 15th of each year: *Consideration of Interest Questionnaire* and *Conflicts of Interest.* A Director who has failed to meet the January 15th deadline shall be notified in writing via certified mail. If the documents are not signed within 10 business days of the receipt of the certified letter, the Director's privileges shall be suspended and disciplinary action shall be initiated as specified in Article XIII, Section 8 of the ACAR Bylaws and Rule 600-16.

600-15 TASK FORCE PROCEDURES

An ACAR task force is defined as a temporary grouping of members under one leader to accomplish a definite objective. The President with the approval of the Board of Directors shall appoint all task forces necessary and shall specify their charge or objective. All task forces shall clearly link their work to the Strategic Plan. Minutes of a task force shall be delivered to the CEO.

A. At the completion of the task, the Chair of the task force shall notify the CEO and the President. A written report of the task force recommendations shall be provided to the ACAR President and the CEO. With the delivery of the report, unless it is assigned further work, the task force shall go out of existence.
B. Task force recommendations shall be reviewed by the Board of Directors. The Treasurer and the CEO shall assess the recommendations for budgetary considerations and present their review to the Board of Directors for final approval.

600-16 USE OF UNIT RULE

The Board of Directors is the governing body of ACAR elected by the membership to establish policy and positions on issues and/or endorsements germane to the association at the local, state and national levels. To fulfill this responsibility, the Board of Directors shall be authorized to take a position on OR or NAR related issues and/or endorsements. If the Board of Directors takes a position on an OR or NAR related issue or endorse an OR or NAR candidate, the Board of Directors can apply the unit rule to require the ACAR OR or NAR Directors to vote those positions at the OR or NAR Boards of Directors meeting.

600-17 CONSENT AGENDA

For routine and non-controversial business that does not require discussion and amendment before action is taken on it, the ACAR Board of Directors may use a consent agenda.

A. The Consent Agenda shall appear on the meeting agenda immediately after the Call To Order and the Opening Ceremonies. The position of the Consent Agenda on the meeting agenda may be changed by a majority vote before adoption of the meeting agenda and by a 2/3 vote after its adoption.
B. The CEO shall be authorized to assign items of business to the Consent Agenda.
C. When the Consent Agenda is reached during the meeting, any Director can request that an item be removed. Without discussion, the presiding officer shall take a vote to remove the item. [Shall the requested item be removed? Those in favor of removal, say “Aye”; those opposed say “No”.] A majority in the affirmative shall remove. An item removed shall be taken up under New Business.
D. The items of business remaining on the Consent Agenda shall be voted upon in block without debate or amendment.

700 HONORS AND AWARDS

700-1 EQUAL OPPORTUNITY IN HOUSING AWARD

ACAR may present an award at the Annual Meeting to recognize a person or organization for outstanding efforts in helping to promote Fair Housing and Diversity. The criteria for the award shall be as follows: The selection for the award shall be made by the REALTOR® of the Year Committee. The award shall recognize a person or an organization for their ongoing dedication and voluntary efforts in promoting Fair Housing within ACAR'S jurisdiction.

Recommendations for the award may be made by the membership to the REALTOR® of the Year Committee.

700-2 REALTOR® OF THE YEAR

The purpose of the award is to recognize an active ACAR member who has provided outstanding service to the profession, the community and is a respected role model for his or her peers. This service need not be confined to activity during the preceding or present year. However, a candidate's recent activities shall be weighted more heavily than earlier accomplishments.

700-3 AFFILIATE OF THE YEAR

The Affiliate of the Year shall be chosen by the REALTOR® of the Year Committee. The Committee shall choose an Affiliate who has been an exceptional sponsor of ACAR events, has participated on ACAR committees, and has been a strong supporter of ACAR and its mission. The Affiliate Director will serve on the REALTOR® of the Year Committee.

700-4 COMMERCIAL REALTOR® OF THE YEAR

The Commercial REALTOR® of the Year shall be selected by the REALTOR® of the Year Standing Committee.

The purpose of the award is to recognize an active ACAR member who has provided outstanding service to the profession and the community. This service need not be confined to activity during the preceding or present year. However, a candidate's recent activities shall be weighted more heavily than earlier accomplishments.

In selecting the Commercial REALTOR® of the Year, the following categories shall be considered: ACAR activities; OAR and NAR activities; business and educational experience and civic activities.

700-5 YOUNG PROFESSIONAL OF THE YEAR

The REALTOR® of the Year Committee shall choose up to 3 Young Professionals of the Year may be chosen each year. Recipients of Young Professional of the Year award will be REALTOR® members in good standing under 40 years old who have demonstrated exceptional leadership and professional qualities.

Recipients will receive a scholarship of up to $300 to pursue a designation from the Harold L. Klarreich Scholarship Foundation.

700-6 GOOD NEIGHBOR OF THE YEAR

The REALTOR® of the Year Committee shall select the Good Neighbor of the Year recipient. The

Good Neighbor of the Year award recognizes REALTORS® in good standing who have made an extraordinary impact on their community, or on the national or world stage, through charitable and volunteer work. The Good Neighbor of the Year award recipient may choose a charity of his or her choice to receive a donation of $1,000 from the Real Estate Community Cares Fund.

700-7 #HOMEFORALL AWARD

The #HomeForAll Award recognizes a public service official, an organization or an ACAR Member for their efforts to make Northeast Ohio a #homeforall with an emphasis on the protection of property rights, commercial development, and resources support homeownership.

800 PUBLICATIONS

800-1 COMMUNICATION CONNECTION

Each REALTOR®, Affiliate, Honorary, and Honorary Life Member shall receive a subscription to the *Communication Connection* eNewsletter.

900 PUBLIC RELATIONS

900-1 SPOKESPERSON

The principal spokesperson on ACAR'S policies, programs, and advocacy shall be the CEO.

The President or their designee shall be the spokesperson for perspectives from the field of real estate. Designees shall be selected based on the areas of expertise needed for each particular application.

All periodic press releases or requests from news media for information shall be submitted to the CEO for approval prior to release.

900-2 ASSOCIATION REPRESENTATIVE FOR HILL VISITS

Depending upon space available at the NAR Legislative Meeting in Washington DC, preference for ACAR Board Representatives seats will be given in the following order:

A. ACAR staff (CEO, COO or VP of Government Affairs)
B. Executive Committee Members
C. NAR Directors from ACAR
D. Constituents (ACAR members who have knowledge of the subject matters to be discussed and are able to appropriately represent the REALTOR® Party position)
E. Legislative Committee Chair
F. Other ACAR Members who are not constituents but who have knowledge of the subject matters to be discussed and who are able to appropriately represent the REALTOR® Party position.

1000 STANDING COMMITTEES, COUNCILS, FORUMS, TASK FORCES, PRESIDENTIAL ADVISORY GROUPS, AND WORK GROUPS

1000-1 COMMITTEES GENERALLY

ACAR seeks to engage its members and provide a wide variety of volunteer opportunities to interested members to advance ACAR's mission and achieve the strategic plan. For the purposes of Section 1000, "Committee" includes standing committees, councils, forums, and ad-hoc committees including task forces and presidential advisory groups as described below:

A. Per the Bylaws, ACAR has several Standing Committees that work on association-specific governance and leadership issues.
B. Councils work on ACAR-specific issues, offerings, activities, products, services, programs, and pathways.
C. Forums are groups of members who have a shared interest in topics in the Northeast Ohio marketplace. Each forum has an appointed chair and vice-chair to plan programs for forum members to attend.
D. There are two types of ad-hoc committees that may be created by the Board from time to time: task forces, and presidential advisory groups.

1. A task force is created to achieve a specific task and then is disbanded once the task has been completed.
2. The purpose of a presidential advisory group is to study an issue and then provide the President with a report which may include recommendations. The President may choose to share some or all of the report or keep it confidential.

E. Work groups may be assigned by Committees to complete a specific task.

New committees may be created or eliminated by the Board from time to time, in accordance with the annual budget and strategic plan. Any committee may be approved by the Board following careful consideration of the scope, budgetary impacts, and staff resource impacts of the proposed committee. Each new committee shall have a well-articulated mission, which does not overlap or duplicate the mission of existing committees of the ACAR. The CEO is responsible for assigning a staff liaison to each committee. Committee members and staff shall strictly adhere to ACAR's Antitrust Policy.

1000-2 COMPOSITION OF COMMITTEES, TASK FORCES, FORUMS AND COUNCILS

A. The President-Elect shall appoint the upcoming year's Committee members and the Treasurer shall appoint the upcoming year's Committee vice chairs by December 31 of each year subject to approval by the Board of Directors. Vice Chairs will automatically succeed to Chair the following year unless removed by the Board of Directors by a majority vote.
B. Committees shall have no fewer than 3 members unless otherwise recommended by the Committee Chair and approved by the Board of Directors. All Committee members shall be REALTOR® or Affiliate Members in good standing of ACAR.
C. Ad-Hoc Committees shall have the number of members specified in the motion that created them. Ad-Hoc Special Committee members shall be either REALTOR® or Affiliate members of ACAR and shall serve a 1-year term unless the purpose of the Ad-hoc Committee is accomplished in a shorter time.

D. All Committee members must adhere to the ACAR Code of Conduct
E. All Committees must reference the Strategic Plan and any initiatives need to be approved by the Board of Directors prior to implementation.
F. All Committees will work to ensure a supportive and welcoming environment in which people of all backgrounds and demographic characteristics can work together.

1000-3 MEETINGS

A. All Committees shall meet at the call of their Chair unless otherwise specified in the Bylaws or these Rules and Regulations. The time, date, and location of meetings shall be determined by the CEO, who may delegate this authority provided that the Committee or task force meets at least twice each year or as often as needed to accomplish its work.
B. Minutes shall be kept of Committee meetings and a copy of these minutes shall be provided to the CEO to be filed.
C. Quorum for Committees shall be 40% of the current number of members of the committee. If a quorum is not present, the Chair may call the meeting to order for the purpose of hearing reports but no official business shall be conducted.
D. Meetings may be held virtually at the discretion of the Chair.
E. Absences from any three (3) regularly scheduled Committee meetings shall be construed as resignation from the Committee.

STANDING COMMITTEES

1000-4 FINANCE COMMITTEE

A. Composition: The Committee shall consist of the President, President-elect, Treasurer, Immediate Past President and a maximum of 3 members in good standing appointed by the President and approved by the Board of Directors. The CEO shall be an exofficio, non-voting member of the Committee. The President-Elect shall serve as chair. The Treasurer shall serve as Vice-Chair Appointed members shall serve a three-year term.
B. Job: The Committee shall recommend the ACAR budget, recommend the dues levels and oversee management of investments.
C. Meetings: The Committee shall meet at least quarterly.

1000-5 GRIEVANCE COMMITTEE

A. Composition: Shall have a maximum of 15 REALTOR® members in good standing appointed by the President and approved by the Board of Directors. The members are required to attend the annual Professional Standards Training Session.
B. Job: Members shall review ethics complaints to determine if an ethics hearing should be held. Arbitration requests are also reviewed by this Committee to evaluate for proper filing. Appropriate requests shall be forwarded to the Professional Standards Committee for a hearing.
C. Meetings: The Committee shall meet every 45 days unless there are no action items for the Committee. Grievance Committee meets in Executive Session.

1000-6 PROFESSIONAL STANDARDS COMMITTEE

A. Composition: Shall have a maximum of 30 REALTOR® members in good standing appointed by the President and approved by the Board of Directors. All members of this Committee shall have served at least one 3-year term as a member of the Grievance Committee. Members are required to attend the annual Professional Standards training session.
B. Job: The members of this Committee shall be assigned to hearing panels and mediations, if he/she is a trained mediator.
C. Meetings: The Committee shall meet as necessary.
D. ACAR engaged as Limited Opt-In with OR Professional Standards service and may assign Professional Standards matters to OR should the need arise

1000-7 LEGISLATIVE COMMITTEE

A. Composition: Shall have a maximum of 25 members in good standing, who are RPAC investors, and shall strive for balanced composition of members throughout ACAR's jurisdiction. Committee members are appointed by the President and approved by the Board of Directors.
B. Job: The Legislative Committee shall annually develop a proposed platform for lobbying and submit this platform to the Board of Directors for review and action. All lobbying efforts shall be based on the legislative platform approved by the Board of Directors. White Papers may be developed to support and explain items in the official platform, but these papers shall not go beyond or contradict positions in the official platform.
C. Members serving on the Legislative Committee are strongly encouraged to be registered voters.

   The official spokespersons for the Legislative Committee may be the Chair of the Committee, the ACAR President, CEO or Vice President of Government Affairs.

   The Legislative Committee shall review local, state, and national legislation and rule-making of significance to ACAR's interests and shall report its findings to the Board of Directors.

   1. The Legislative Committee shall, with the approval of the Board of Directors, assist OR and NAR on legislative initiatives for local, state, and federal advocacy.
   2. All Legislative Committee members shall attend Committee meetings.
   3. All Legislative Committee members shall be active in monitoring at least 1 local municipality in ACAR's jurisdiction for real estate related legislation or actions.

D. Meeting: The Committee shall meet quarterly or at the call of the Chair for emergent issues.

1000-8 CREDENTIALLING COMMITTEE

A. Composition: Shall be composed of 7 REALTOR® members in good standing, 1 Past President that is an active member, 1 member of the Leadership Development Council, 1 Affiliate Member, and 1 Commercial/Industrial REALTOR® Member. Committee members are appointed by the President and approved by the Board of Directors.
B. Job: The Credentialling Committee will confirm eligibility of members for Board of Directors positions
C. Meetings: The Committee shall meet at the call of the Chair.

Credentialling Committee Process

By August 1st, the report of the Credentialling Committee shall be submitted to the Board of Directors and ACAR members eligible to vote. This communication may be electronically transferred and shall be posted on the web site.

A. Additional candidates for positions of REALTOR® Director may be placed in nomination by petition. Petitions for REALTOR® Director shall be signed by at least 5% of the REALTOR® members eligible to vote. Petitions for the Affiliate Director shall be signed by at least 5% of Affiliate members eligible to vote. All petitions must be received by the CEO at least 45 days prior to the distribution of the ballot.

B. No person shall be approved either by the Credentialling Committee or by petition unless he or she is qualified and signs a statement granting permission to be nominated and agrees to serve if elected.

C. At least 15 days before the distribution of the ballot, the CEO shall electronically communicate to members eligible to vote the names of all candidates nominated and shall post this information on the web site.

Election Process for Candidates for Board of Directors

A. The CEO shall prepare and distribute the ballots for the election of the directors by Authorized Communication Equipment. REALTOR® members vote for REALTOR® Director candidates and Affiliate members vote for Affiliate Director candidates. Ballots may be tabulated by election software.
B. In accordance with Ohio Revised Code 1702, the election of Directors shall be held by electronic ballot prior to the Annual Membership meeting.
C. A plurality shall elect.
D. The election results shall be announced at the Annual Membership Meeting of ACAR and the Directors shall take office on January 1st. After the announcement at the Annual Membership Meeting, this information shall be posted on the web site.

1000-9 REALTORS POLITICAL ACTION COMMITTEE TRUSTEES (RPAC)

Section 1.
The Committee shall be comprised of the following members as such will be referred to as Trustees:

A. Composition:
President
President-elect
Treasurer
Immediate Past President
Chair of RPAC Trustees (1-year term by appointment)
Chair of Legislative Committee
Nine At-Large Trustees with one at-large trustee serving as chair. At-large trustees shall be active and significant RPAC investors over an extended period, participants of RPAC fundraising functions, and registered voters.

At-large trustees will serve 1-year terms and be appointed by the President and approved by the Board of Directors. ACAR members who are currently serving at OR or NAR as RPAC Trustees/RPAC Chair or Vice Chair are honorary ACAR trustees encouraged to participate in all trustee duties. At-large members of RPAC shall not serve for more than 3 consecutive terms. After serving a third term, outgoing at-large members shall not be eligible for another re-appointment for a period of 1 year.

RPAC Trustees must sign the Confidentiality and Conflict of Interest Statement required by Federal Campaign laws.

B. Job: The Committee will review RPAC funds, interview candidates, recommend the allocation of funds, and conduct any other business that comes before the committee. The Board of Directors shall reserve the right to approve or disapprove the recommendations of RPAC.

The Committee may form subcommittees to assist with specific related business. Such subcommittees shall be under the authority and supervision of the RPAC except as provided below.

Independent Expenditure Subcommittee: This shall be a standing subcommittee of the RPAC charged with the responsibility of reviewing and acting on independent expenditures recommended by the Vice President of Government Affairs.

1. The subcommittee shall have the following members; the ACAR Executive Committee, Legislative Chair, CEO, COO, and the Vice President of Government Affairs.
2. Subcommittee members shall sign and abide by ACAR Confidentiality and Conflict of Interest Statement. The subcommittee's work shall be conducted in executive session and reports to the RPAC and the ACAR Board of Directors shall be limited to an acknowledgement that an independent expenditure was approved without identifying the candidate or the campaign.
3. If the following criteria are met, the subcommittee may approve an independent expenditure:
    a. The candidate is a REALTOR® Party champion and has been helpful to the real estate industry in Northeastern Ohio. For issues, the issue must be beneficial to the real estate industry in Northeastern Ohio;
    b. The candidate or issue is or will be supported by RPAC.

The RPAC allocations team shall consist of the RPAC Trustees, Legislative Committee staff liaison and CEO. RPAC requests for funds for local, state and national political candidates shall be shared with the RPAC Trustees for consideration.

RPAC funds may be used to purchase tickets for annual fundraisers for the Democratic or Republican parties, or for similar events for local candidates, or any other political events. The distribution of tickets shall be in the following sequence: RPAC Chair, Vice President of Government Affairs, RPAC Trustees, CEO/COO, Major Investors, RPAC Investors at the $100 level or higher, Legislative Committee members, other ACAR Committee members that have invested in RPAC, and ACAR members who are constituents that have invested in RPAC in the current year. ACAR may purchase tickets for political events. If a member does not attend an event he/she agreed to go to, and ACAR has already paid for the ticket, the member will be invoiced for the cost of the ticket.

Staff are prohibited from serving as bidders for members at the RPAC Auction.

Contributions may be approved by RPAC Trustees voting in-person or by an electronic vote of 2/3 majority rounded to the next whole number of those voting. Expenditures in amounts of $250 or less may be approved if both the RPAC Trustees Chair and the ACAR President agree to the allocation.

ACAR members may share political information with the Committee for consideration. Funds approved by the RPAC Trustees shall be issued directly to the candidate's campaign. Reimbursement requests will not be considered.

Political Candidate Screenings: The ACAR RPAC Trustees shall meet each year in executive session to screen candidates and incumbents seeking elected office. Candidates and officials within the represented counties of the Association are eligible to be interviewed for either a primary and/or general election. Offices eligible for consideration include:

1. U.S. Congress (in coordination with OR and NAR)
2. Ohio General Assembly (in coordination with OR)
3. Candidates for City Office
4. Candidates for County Office
5. Candidates for Township Office
6. Candidates for Judicial Office
7. Candidates for School Board

ACAR RPAC Trustees will provide recommendations to the Ohio REALTORS® for state and federal candidates, as needed/requested.

The Vice President of Government Affairs will work directly with the ACAR RPAC Chair to establish a screening date(s) and determine questions for the local questionnaire(s). Every effort shall be made to have opposing candidates interview on the same day to ensure a fair review process. Trustees absent for any interview(s) pertaining to the same elected office shall not be eligible to vote on any motion related to the contribution. However, they may participate in discussion related to the motion.

A candidate questionnaire must be completed for all open seat and challenger candidates for the elected offices. An in-person candidate interview is highly encouraged to obtain the answers to the questionnaire. The candidate questionnaire should be used during the interview and returned to the Vice President of Government Affairs for a contribution to be considered.

RPAC interviews will not be conducted until the candidate has officially declared for the office he/she is seeking and has filed the appropriate paperwork with the Board of Elections. A personal interview is encouraged but is not necessary provided the candidate completes the candidate questionnaire. Interview will not be conducted until the year of the election.

Incumbents are encouraged, but not required, to complete the questionnaire and/or interview.

Trustees shall consider the following when determining support for a candidate or issue:

1. Questionnaire/interview process;

2. Knowledge of and empathy for REALTOR® issues;
3. Integrity and ethical conduct;
4. Competence;
5. Importance of the race or candidate;
6. Ability to win and serve effectively, and
7. The positive effect of ACAR support for candidate as well as for ACAR.

Financial support from RPAC does not constitute an endorsement from ACAR. Candidates may state that they are the REALTORS® PAC supported candidate. The RPAC Trustees may recommend a candidate or issue for endorsement by the Board of Directors by following the procedure outlined in Section 500 of this document.

C. Meeting: The RPAC Committee shall meet at least quarterly.

COUNCILS

1000-10 HONORS AND AWARDS COUNCIL

A. Composition: The Council shall consist of 6 REALTOR® members in good standing appointed by the President and approved by the Board of Directors. The President shall not serve on Honors and Awards Council.
B. Job: Select any recipients of ACAR Honors and Awards per Rule/Reg 700
C. Meeting: The Committee shall meet at the call of the Chair.

1000-11 COMMUNITY OUTREACH COUNCIL

A. Composition: Shall have a maximum of 12 members in good standing appointed by the President and approved by the Board of Directors.
B. Job: The Council shall plan and implement community outreach programs in line with NAR Core Standards and the ACAR Strategic Plan. The Council shall also assist with other projects as requested, including but not limited to fundraising and reviewing grant application(s) for the Home For All Community Fund, which is managed by the Akron Community Foundation. The Council shall recommend an annual award amount to the Board of Directors for approval. Any recommended increase must allow the Fund to continue to grow while strengthening the Association's standing as a community partner.
C. Awards: Financial awards, except for the Good Neighbor Award contribution from the Home For All Community Fund, shall follow the procedures outlined below:
ACAR shall accept applications from housing-related non-profits, as determined by ACAR, with verified 501(c)3 status that are located within ACAR's jurisdiction for the Home For All Community Fund. The application period shall run from January through a date to be determined in the second quarter of the year.

A grant review workgroup shall be identified by the Council Chair and comprised of 5 members in good standing. The workgroup shall review all received grant application and narrow the field of applicants to finalists.

Finalists shall be invited to an interview with the full Council occurring in the third quarter of the year. One applicant shall be selected by the Council to receive the grant award for that year with approval by the Board of Directors. Two grant cycles must pass before an application may be considered from a prior recipient. The winner will be announced at ACAR's Annual Meeting.

The timeline may be adjusted if needed and approved by the CEO. The Board of Directors shall reserve the right to approve/disapprove the recommendations of the Council.

D. Meetings: The Council shall meet at the call of the Chair.

1000-12 REALTOR® SERVICES AND COMMUNICATIONS COUNCIL

A. Composition: Shall have a maximum of 15 REALTOR® members in good standing appointed by the President and approved by the Board of Directors.
B. Job: The council shall create ideas to recruit and retain REALTOR® members, identify REALTOR® members' business challenges, and explore and develop solutions. The Council shall review ACAR communication vehicles, assess their effectiveness, and review possible new methods to communicate with ACAR members and the public. The Council assists with activities that further the ACAR Strategic Plan, promote ACAR education, diversity, and advocacy efforts.
C. Meetings: The Council shall meet at the call of the Chair.

1000-13 LEADERSHIP DEVELOPMENT COUNCIL

A. Composition: The council shall consist of a maximum of 10 REALTOR® members in good standing appointed by the President and approved by the Board of Directors.
B. Job: The Council will identify, recruit, and develop ACAR members for leadership positions at the local, state, and national levels including guiding them through the election or appointment process.
C. Meeting: The council shall meet as necessary.

1000-14 AFFILIATES COUNCIL

A. Composition: The Council shall have a maximum of 15 Affiliate members in good standing appointed by the President and approved by the Board of Directors.
B. Job: The Council shall create ideas to recruit and retain new affiliate members. The Council shall nurture, educate, and encourage affiliate members to engage and participate in ACAR. Council members promote ACAR education, diversity and advocacy efforts.
C. Meetings: The Council shall meet at the call of the chair.

1000-15 DIVERSITY COUNCIL

A. Composition: Shall have a maximum of 12 REALTOR® or affiliate members in good standing appointed by the President and approved by the Board of Directors.
B. Job: The Diversity Council aims to enhance diversity in ACAR by developing strategies and programs to engage, recruit and mentor future leaders with diverse backgrounds, experiences, and perspectives. The council fosters and strengthens relationships with other cultural, industry and community groups while communicating areas of concern and opportunities to serve our members and the public.

C. Meetings: The Council shall meet at the call of the Chair.

1000-16 COMMERCIAL INFORMATION EXCHANGE COUNCIL

A. Composition: Shall have a maximum of 10 REALTOR® members in good standing with the majority of members practicing commercial real estate appointed by the President and approved by the Board of Directors.
B. Job: To oversee the Commercial Information Exchange (CIE), make recommendations for amendments to the CIE rules, evaluate and make vendor recommendations, and increase subscribers.
C. Meeting: The Council shall meet at least quarterly.

1000-17 GOVERNANCE COUNCIL

A. Composition: The Council shall consist of 5 REALTOR members in good standing appointed by the President and approved by the Board of Directors.
B. Job: The Governance Council will review proposed amendments to the ACAR Bylaws and Rules & Regulations as submitted to the CEO. The Governance Council will periodically review the Governing documents of ACAR.
C. Meeting: The Governance Council will meet as necessary.

FORUMS

1000-18 YOUNG PROFESSIONALS NETWORK FORUM

A. Composition: The Young Professionals Network (YPN) Forum shall be composed of ACAR REALTOR® and Affiliate members in good standing (Institute Affiliates may not serve in accordance with the ACAR Bylaws, Article X, Section 1). The Chair and Vice Chair shall be approved by the President in accordance with Rule 1000-2.
B. Job: The YPN seeks to grow its community of individuals who are either young in age, young in the business or young at heart. The forum plans and executes quarterly informational programs as well as an annual “Meet-Up.”
C. Meeting: The YPN Forum shall meet at least twice per year.

1000-19 COMMERCIAL FORUM

A. Composition: Shall have a maximum of 15 REALTOR® and Affiliate Members in good standing appointed by the President and approved by the Board of Directors. Members must have the majority of their annual transactions in commercial sales or leases. Affiliate members must have a job description that includes serving the commercial real estate market.
B. Job: The Forum shall provide ACAR’s Commercial members with networking opportunities and continuing education credit classes pertaining to topics of interest to Commercial members. The Forum shall also make a recommendation for the recipient of the Commercial REALTOR® of the Year award to the Honors and Awards Committee.
C. Meetings: The Forum shall meet at the call of the Chair.

1000-20 PROFESSIONAL DEVELOPMENT FORUM

A. Composition: Shall have a maximum of 15 Members in good standing appointed by the President and approved by the Board of Directors.
B. Job: Forum members assist with the planning and implementation of educational offerings held by ACAR; educational offerings may be at ACAR's Training Facility or off-site at other locations in ACAR's jurisdiction; educational offerings include topics related to fair housing. Forum members will actively work with other ACAR Committees on joint projects. Forum members will encourage ACAR members to participate at OR and NAR meetings, events, and education.
C. Publication of Educational Courses: Educational events and sessions to be promoted by ACAR include:
    1. ACAR sponsored courses
    2. Courses offered by OR, NAR including all NAR Institutes, Societies and Councils;
    4. Courses required for post licensing at accredited schools.
D. Meetings: The Forum all meet at least twice per year.

1000-21 RECORDING AND TRANSCRIPTION OF MEETINGS AND EVENTS

A. Purpose

ACAR recognizes that limited use of recording and transcription technology may improve productivity, accuracy, and efficiency in preparing meeting minutes and supporting member participation. This rule establishes the conditions under which recordings or transcriptions may occur, and the safeguards required to protect confidentiality and the integrity of ACAR governance processes.

B. Application

This rule applies to ACAR staff, agents, and officers, and to all participants of any internal ACAR staff, committee, Board of Directors or other governance meeting or event.

This policy applies to continuing education classes hosted by ACAR unless otherwise disclosed.

Recording or transcription of any kind is prohibited in executive session except in specific, limited situations where pre-approval has been given, or as allowed by this policy.

Participants must disclose the use of recording, transcription, or AI-assisted note-taking technology to ACAR staff before its use begins. Participants must be physically or virtually present in the meeting or event to use recording, transcription, or assisted note taking tools. A participant may never send a virtual representative, such as an AI agent, to participate, transcribe, or record any content from an ACAR meeting or event in the participant's absence.

Participants should be aware that recording and/or transcription technology may be used in all ACAR meetings and events, except when prohibited by this policy. A disclosure regarding the use of recording or transcription tools shall be made at the start of each meeting or event.

C. Official Record of Meetings

The official record of any ACAR meeting or event shall consist solely of the approved minutes prepared and maintained in accordance with the ACAR Bylaws and these Rules and Regulations. All other recordings, transcripts, AI notes, summaries, or similar materials shall not constitute ACAR's official records.

D. Authorized Recordings and Transcriptions

Recordings or transcriptions of ACAR meetings or events may occur only for the following reasons:

1. **Accessibility**.
   Reasonable accommodations will be made to support participation in meetings and events in accordance with applicable law. Reasonable accommodations may include captioning, transcription tools, or temporary recordings necessary to support participation. Accessibility accommodations shall be handled privately by appropriate ACAR staff.
2. **Staff Administrative Use**.
   ACAR staff may record and transcribe meetings and events for the limited purpose of assisting with the preparation of accurate minutes and administrative follow-up.
3. **Participant Use**.
   Participants may create recordings or transcriptions only as permitted under this rule. A participant's recordings and transcriptions are permitted strictly for personal use.

Any recording or transcription created under this rule:

- Shall be limited to the purpose for which it was authorized;
- Shall be treated as confidential working material;
- Shall not be shared, distributed, published, reproduced or used for any unrelated purpose; and
- Shall not be represented as an official record of ACAR.

E. Disclosure

A recording disclosure must be made at the beginning of each meeting or event. Any participant using recording or transcription technology in an ACAR meeting or event must receive permission from ACAR staff before implementing the technology.

F. Executive Session

Recording or transcription of executive session is strictly prohibited, including audio, video, artificial intelligence note-taking tools, or automated transcription services. Accommodations may be made for accessibility under the Americans with Disabilities Act.

G. Retention and Destruction

Recordings or transcriptions created under this rule shall be deleted or destroyed promptly once their purpose has been fulfilled.

In the event of a litigation hold, all recordings, transcripts, or AI-assisted notes or summaries created by ACAR staff, agents, and officers must be preserved.

If a participant receives an unauthorized recording or transcription, they are advised to delete it and make ACAR staff aware of the recording or transcription.

H. Enforcement

To enforce this policy, the Chair or ACAR staff may take appropriate action, including:

- Directing a participant to stop recording or requiring deletion of a recording;
- Removing from a meeting or event any unauthorized bot participants, such as AI assistants;
- Removing from a meeting or event all human participants who refuse to abide by this policy;
- Notifying a participant of their violation of this policy.

1100 MODIFICATION OF RULES AND REGULATIONS

1100-1 ADOPTION, AMENDMENT, AND SUSPENSION OF RULES AND REGULATIONS

ACAR Rules and Regulations may be adopted by a majority vote without notice at any regular or special meeting of the Board of Directors provided that a quorum is present. They may be amended or rescinded with notice by a majority vote or without notice by a 2/3 vote at any regular or special meeting of the Board of Directors providing a quorum is present. Individual rules and regulations may be suspended temporarily for the duration of a particular meeting by a majority vote.

1100-2 BYLAWS AND RULES AND REGULATIONS

Rules and Regulations yield to Bylaws and may not contradict or stand in opposition to Bylaws provisions.

1100-3 MOTIONS TO BE IN WRITING

All motions intended to create a new rule or to amend an existing rule shall be submitted in writing to the presiding officer prior to the making of the motion. All amendments to these motions shall also be submitted in writing to the presiding officer prior to making the amendment. Before the rule change or creation is voted upon, the presiding officer shall read the final wording of the motion to be adopted. The minutes shall record this wording.

1200 ELECTRONIC LOCKBOX SYSTEM

The Electronic Key System users shall be a participant service of MLS NOW for licensed REALTORS® and Appraisers only.

1200-1 MEMBERSHIP

This Section removed by the ACAR Board of Directors on May 28, 2020.

1200-2 ELECTRONIC KEYBOX AND KEY EQUIPMENT

Any number of Keyboxes may be purchased from ACAR at the current contract price plus any applicable tax and shipping and handling costs by active eKey subscribers.

REALTORS® are encouraged, but not required to use the electronic Keybox on listed property. However, written permission from the seller or, if applicable, any tenant in possession of the property, is required. The electronic Keyboxes are not designed nor marketed as a security system.

No member will be required to utilize the service however, REALTORS® will be billed by MLS NOW regardless of whether they utilize the service or not.

1200-3 LICENSED PERSONAL ASSISTANTS

Section removed by the ACAR Board of Directors on May 28, 2020

1200-4 TRANSFER OR TERMINATION OF MEMBERSHIP TRANSFER

If a Keybox user transfers his/her boxes to another REALTOR®, the Keybox user must notify the ACAR office of the transfer. The Keybox user is responsible for notifying MLS NOW within 48 hours if he/she changes companies

1200-5 LOST OR STOLEN KEYS

Section removed by ACAR Board of Directors on May 28, 2020.

1200-6 EQUIPMENT DEFECTS

Section removed by ACAR Board of on May 28, 2020.

1200-7 RULES

A. It shall be the responsibility of all eKey users to acquire written authorization from the property owner prior to placement of a Keybox on a property. Such permission exists via the use of the Exclusive Right to Sell Agreement.

B. All electronic Key and Keybox users must follow the showing instructions in the MLS to register and get permission to access a property using the eKey.

C. Each member shall maintain a log of each key box showing the number of the key box, address on which the key box is placed, listing agent for that property, the date the box is placed on the property and the date the box is removed.

D. If a eKey user transfers to a different company, the eKey user is responsible for notifying MLS NOW of such action within 48 hours.

E. If a eKey user transfers to a different Board/Association, the eKey user is responsible for notifying MLS NOW that he/she is joining another Board/Association of such action within 48 hours.
F. If an eKey user leaves the business or ceases his/her affiliation with a REALTOR® Association or REALTOR®-owned MLS, he/she must notify MLS NOW within 48 hours.

1200-8 FINES

Section removed by the ACAR Board of Directors on May 28, 2020.

1300 SOCIAL MEDIA

1300-1 APPROVED SOCIAL MEDIA CHANNELS & WEB APPLICATIONS

ACAR may actively participate in the following social media channels and web applications: ACAR's official website, www.akronclevelandrealtors.com; Facebook; Twitter, LinkedIn, Instagram, Pinterest, YouTube, SnapChat, Reddit and any other web application deemed necessary to facilitate the sending and posting of online content by the Chairs, Vice Chairs, Chief Executive Officer and/or the Chief Operating Officer. Joining additional social media channels or creating additional websites must be approved by the Board of Directors.

1300-2 ACAR MEMBERS OBLIGATIONS

REALTOR® and Affiliate members who participate in social media are expected to adhere to ACAR's Rules & Regulations and Bylaws, the Articles of the Code of Ethics of the NAR. REALTOR® and Affiliate members are reminded of their responsibilities to abide by the Canons of Ethics of the State of Ohio, license law contained in the Ohio Revised Code, all other local, state and federal laws and regulations governing the real estate industry including but not limited to Anti-Trust, RESPA, Fair Housing, Civil Rights, and Copyright. ACAR members shall adhere to the policies and restrictions as defined by each social media proprietor. In addition, REALTORS® are encouraged to follow the principles of the NAR Preamble to the Code of Ethics and the Pathways to Professionalism. When deemed necessary, ACAR staff shall be empowered to block any user who violates the rules governing Hate Speech or Bullying on any of the ACAR social media platforms.

NOTE: The Ohio Division of Real estate has clarified that social media sites are considered a form of advertising when a real estate professional chooses to address real estate activities on such sites.

Guidelines for ACAR members are contained in the ACAR Social Media Best Practices Guide.

A. Social Media rules:
Akron Cleveland Association of REALTORS® (ACAR) takes a proactive approach to engage in Social Media with its members on the leading edge of social media. We are continuing to explore new and more effective ways to interact with members through Facebook, Twitter, YouTube, Instagram, LinkedIn and SnapChat. These rules outline expected behavior while engaging in social media.

B. Objectives

1. Turn monologue into dialogue with our members.

Social media affords ACAR the opportunity to evolve how we communicate with members, moving from mostly monologue to a more interactive and engaging dialogue. To create policies, products, and services that better meet members' needs, ACAR uses social media as a tool to help us listen to and learn more about members.

As part of this effort, staff and leaders think as a Social Media Association, using the 'channels' (listed here) to drive members to the ACAR website as a primary source of information. Every communication with members is designed, as far as reasonable and appropriate, to drive attention to a content rich, newly updated ACAR website. A secondary goal is to illustrate the value of membership to those who are already involved with the Association, so they will continue to support and find value in ACAR.

2. Reach more members with our information – when and where it's relevant to them.

ACAR will share its research, market data and business tips when and where it's most relevant to our members. We are the provider of the "just in time" information, dropping into discussions on Facebook, Twitter, or when information is available from the Association to offer insight, clarity, or act as a needed resource.

Currently, we reach members via the weekly *Communication Connection* and *Communication Connection Events, Education & Essentials Guide* and with various Facebook, Twitter, Instagram and **AkronClevelandRealtors.com** posts. We have adopted a more concise and constant presence within the available social media outlets that will increase traffic to our website. ACAR staff uses the current *Communication Connection* information and posts regularly on Facebook, Twitter, Instagram, LinkedIn and **AkronClevelandRealtors.com**.

3. Build deeper relationships with members and others.

A large percentage of association members use one or more social networking sites regularly. ACAR continues to be engaged and drive the 'dialogue' with our membership. This has been achieved by proactively participating in and managing our social media presence.

C. Guidelines

The following are guidelines for staff and leaders acting on ACAR's behalf to follow when creating and maintaining profiles or a presence in various social media channels. These guidelines apply to profiles or presence-related posts about an ACAR program, department, or information.

ACAR staff members and leaders engaging in online, electronic dialogue as a representative of the organization must comply with these rules**.** They apply to personal participation in social media channels when communicating with others about ACAR. (ACAR employees should refer to the most current ACAR Employee manual for further guidance). Because social networks are accessible by anyone from anywhere, personal posts and comments are easy for people to find – and can be detrimental to both the individual and to ACAR.

1. Respect copyright

All those posting on behalf of ACAR must use caution when publishing text, pictures, video, or other content not created by the Association. Unless specifically licensed otherwise, all created content is protected by copyright. If copyrighted material is used, written permission must be

obtained from the original author. Whenever possible, link to content elsewhere on the web instead of republishing. It's always advisable to include a disclaimer. Consult legal counsel to determine the statement content.

2. Channels covered by these guidelines:

• Facebook
• Twitter
• YouTube
• SnapChat
• Reddit
• LinkedIn
• Instagram
• AkronClevelandRealtors.com
• Any additional channels as determined by the ACAR Board of Directors and added to the ACAR Rules & Regulations

3. Our profile

Akron Cleveland Association of REALTORS® social media profiles (through Facebook, Twitter & Instagram) are our face, our "brand." It's essential that Akron Cleveland Association of REALTORS® continues to present itself as a single entity in social media, with one voice. Our members and other audiences are best served by having as few profiles and groups as possible, with many posts and information flowing through them, vs. having a large number of profiles and groups, each with separate followings and few posts. ACAR maintains three Facebook accounts (1 for ACAR, 1 FOR YPN and 1 for REALTOR® Essentials Store, three Twitter accounts, one Youtube channel, two LinkedIn profiles, and three Instagram pages (one for ACAR, one for YPN and one for the REALTOR® Essential store) to promote all ACAR messages and activities. This ensures a 'consistent' brand for the Association and all its programs, services and communications with our members.

4. To post or not to post -- In deciding when an item should be posted to a channel or site, consider whether:
   • The goal is to reach a broad base of members.
   • There is a commitment, enough information and content to publish at least one piece of content each week.
   • The content provided is more information, not a specific RSS feed to a widget.
   • Each department is doing something at least once a week that can be communicated to the membership.
   • ACAR has the resources or information to publish new content at least once a day.
   • The content appeals to a broad spectrum of members.
   • A large segment of members wants to subscribe only to "specific" content.

D. Using Social Media Channels

1. Facebook & Instagram

To build a relationship with members on Facebook and Instagram, ACAR shares the latest real estate news, shows the impact of that information on the membership, and demonstrates the many benefits and resources ACAR has to offer. By providing information and resources that help REALTORS® do business smarter and easier, ACAR will continue to cultivate a cadre of members with positive feelings toward the Association. Our goal is to reach those members who are not

already actively engaged with ACAR and are not aware of the programs and benefits their ACAR membership provides.

2. Twitter

Twitter's forced brevity is the key to its success. Its character limit on each communication forces users to keep announcements and conversations short and simple. Some helpful guidelines in using Twitter:

Follow and be followed. Twitter is opt-in.

i. Communication on Twitter is not necessarily reciprocal. When one member of Twitter finds value in another member's posts, he chooses to subscribe to that member by following him or her. That member may or may not choose to follow him or her back.
ii. Each member's Twitter page links to a list of the members he follows, and of those that follow him.

3. YouTube

ACAR uses YouTube to enable brief and rich media content to be shared on other social networks. Our YouTube postings are based on the availability of quality and relevant content. To build a relationship with members on YouTube, ACAR will share only premium content. Items will be selected based on the following criteria:

i. Popularity of the topic and content item on AkronClevelandRealtors.com or Facebook
ii. Priority to members, based on likelihood that members will share videos on a particular topic.
iii. Priority to ACAR strategic initiatives.

Our publishing frequency is based on the availability of appropriate and relevant content.

E. Organizing ACAR Social Media Channels

We have developed a request system similar to the ACAR's *Communication Connection*, where staff submits items to the Communications Department for posting via Monday.com, with the exception of Government Affairs during the state Legislative session. (Government Affairs has its own access rights to upload 'calls for action' and other issue related content as time & availability permit. If ACAR's GAD needs assistance with postings, the GAD will include the submission on Monday.com) Each department must submit content to the Communications Department in a timely manner for posting on the profile page.

All submissions for posting should include the following:

• Brief, concise content
• The 5 Ws: Who, What, When, Where, Why and How to take action
• Request for date of publishing and if the information should be featured more than once
• Include external links and/or attachments as applicable

In the event that a sub-group or committee of ACAR want to create a new social media property, that particular group will make a recommendation to be presented to the Communications Committee for approval. These recommendations may or may not need to go to the ACAR Board of Directors for approval depending on the discretion of the Communications Committee. Exceptions to this rule include candidates running for office for OR or NAR.

ACAR employees must adhere to the rules contained in the ACAR Employee Manual.

Members of ACAR are required to observe the following rules:

1. Personal Does Not Mean Private: When you participate in social media, your professional and private lives become more integrated. Expressing your personal beliefs in social media raises awareness of your profile among the Association's members.
2. When addressing issues relating to the Association (real estate, property rights, interest rates, housing market statistics, etc.), explain that you represent a REALTOR® Association and that any personal opinions you express may not be those of the Association. Don't post any confidential or proprietary information regarding the Association or its members.
3. Don't say or do anything online you wouldn't say or do face to face.
4. Participating on social media on the Association's behalf.
5. Know the Association's positions: When speaking for ACAR on industry-related topics, it is your responsibility to be familiar with the Association's position. If you are not, it is your responsibility to become familiar, to find a more qualified person to speak, or to state that this is not within your area of expertise.
6. In political discourse, we must all behave as a member of the REALTOR® Party. To serve members' interests, ACAR works with elected officials from both major political parties who support issues important to REALTORS®. When representing the Association, refrain from expressing your own political views about individual politicians. The REALTOR® Party is our only party.

1300-3 ACAR STAFF

ACAR's CEO shall oversee the creation and maintenance of ACAR's social media communication in accordance with the Rules & Regulations and Employee Handbook sections governing same. The CEO may delegate administrative duties to staff liaisons assigned to provide support to ACAR's various organizational subgroups such as boards, committees, divisions, forums, task forces, presidential advisory groups, etc.

All communication and content shall be owned by ACAR.

Please see "Social Media Guidelines" in ACAR's Employee Handbook for further rights and restrictions.

1300-4 ACAR GROUPS

All ACAR's official organizational subgroups as defined in the Rules & Regulations or created by the President and approved by the Board of Directors may engage in social media communication. Privacy settings and group parameters (closed vs. open) shall be used to protect the confidentiality and activity of the group where appropriate and defined by the Rules & Regulations.

ACAR's President, CEO and Committee, Task Force, Forum and Council chairs will have the administrative rights for their respective groups during the period in which they hold office. Upon assuming the administrative rights for an ACAR group or page, they agree to abide by the recommendations in the ACAR Social Media Best Practices Guide.

ACAR Events, Programs, and Services shall be marketed per ACAR Social Media Best Practices Guide.

1300-5 URGENT ALERT COMMUNICATION

The CEO, President and legal counsel shall jointly discuss and determine the plan of action and message in the case of a is or need for an urgent alert. Alerts will be issued electronically if possible or by any means available. The CEO or their designee shall serve as the official spokesperson for ACAR.

1300-6 MEMBERSHIP ACCESS TO CLOSED GROUPS AND PAGES

ACAR Member-only groups and pages will be accessible only by members in good standing. ACAR staff will monitor members-only sections/sites and will terminate access monthly. Members reinstating after a month will be invited to rejoin the sections/sites.

Access to division, forum and task force groups and pages will be monitored at least weekly. Upon resignation or termination of a member from a committee assignment, staff liaison will remove the member from the group or page immediately.

1300-7 ACAR MEMBERSHIP MAILING LIST ACCESS

The ACAR membership mailing list is a confidential document. Membership contact information will not be sold or shared

1300-7 ARTICLE, BLOG AND ONLINE CONTRIBUTIONS

ACAR encourages REALTORS® and affiliate members to contribute news-worthy and educational information via its website blogs, e-news articles and social media posts. ACAR may publish contributions involving real estate related material unless it:

A. Contains language ACAR staff considers offensive or inappropriate, or contrary to ACAR's governing documents or Code of Ethics;
B. Is not relevant to the post/group/page;
C. Is purely a commercial, including spam;
D. Violates on trademark or copyright laws;
E. Recruits or advertises job opportunities for specific companies or franchises.

1300-8 RPAC

RPAC-related information on the website and social media sites are subject to federal and state election laws. Therefore, administrative rights shall be limited to ACAR's Government Affairs Director and CEO. The RPAC sites will be limited to:

A. General information about RPAC, such as contact information and staff
B. General information about RPAC events
C. RPAC financial information such as how much has been contributed or the number of contributors in a given period.
D. Information about which candidates have received RPAC contributions.
E. A description of the restrictions under which RPAC operates, such as the members who may be solicited to contribute to RPAC or who determines which candidates receive funding.

All solicitations and communication that constitute a solicitation will only be made via a password protected area limited to the members who may be lawfully solicited. Solicitations include any communication which encourages support of RPAC activities or facilitates the making of

contributions. Facilitation of the making of contributions include providing information on how individuals may contribute to RPAC, such as including an address where contributions are to be sent or a link where a contributor may give online.

RPAC's may solicit from members including non-corporate members of NAR and their families, executive, administrative and management personnel of the local, state or national associations of REALTORS® and their families. Member means all individuals who currently satisfy the requirements for membership in any one of the local, state or national associations and regularly pay dues.

Information about ACAR's RPAC event must include only the details of when and where the event will be held. Cost to attend may not include any RPAC contribution.

1300-9 USER COMMENTS LIABILITY

ACAR will follow the provisions of the Communications Decency Act regarding Immunity for Online Publishers which requires the rule below:

A. ACAR will not specifically solicit comments in a way that incites derogatory comments.
B. When deemed necessary, ACAR staff shall be empowered to block any user who violates the rules governing Hate Speech or Bullying on any of the ACAR social media platforms.
C. ACAR Staff (CEO, COO and Communications Director) as well as the current Communications Committee chair reserve the right to remove comments/posts.
D. No promotions or spam. Give more than you think to this group. Self-promotion, spam and irrelevent links are not allowed.
E. Be kind and courteous. Treat others with respect. Kindness is required.
F. No Hate Speech or Bullying. Make sure everyone feels safe. Bullying of any kind isn't allowed. In keeping with the guidelines concerning "hate speech" set forth by NAR, the ACAR staff shall be empowered to remove or "hide" any comment or series of comments (on any of ACAR's social media platforms) that could be deemed as negative, inappropriate, offensive, or falling into the category of hate speech. This will include any commenting or emoji usage that could be construed as negative with regards to the association or one of its members. When deemed necessary, ACAR staff shall be empowered to block any user who violates the rules governing Hate Speech or Bullying on any of the ACAR social media platforms
G. Respect everyone's privacy. Being part of this group requires mutual trust. Authentic, expressive discussions make groups great, but may also be sensitive and private. What's shared in the group should stay in the group.
H. Any ACAR Member possessing admin status on any of the ACAR approved social media channels must agree to these rules for posting and submitting content before admin access is granted.

1300-10 EVENTS & PUBLICATIONS

By registering to participate in any ACAR event, you hereby acknowledge and consent that the Akron Cleveland Association of REALTORS® (and their assignees) may take photographs and/or video and/or audio of you during the event and may use those photographs and recordings for the Association's purposes, including but not limited to news, publicity, social media and fundraising purposes, without further compensation to you. All such photos, videos and audio recordings are the sole property of the Association.

1400 CHAPTERS

A chapter is a sub-group of the ACAR that designates a geographic area within ACAR's jurisdictional territory as defined by the NAR. Chapters exist only upon the approval of ACAR's Board of Directors and must adhere to the rules established by the Board of Directors that may be from time to time amended.

The purpose of a chapter is to foster a sense of community with those members who are engaged in the real estate profession in a specific geographic area. Each chapter should provide networking and community service opportunities to its members. Regular meetings of the chapter shall be held as scheduled with at least one general membership meeting annually.

Application shall be made in writing to the Board of Directors by 25 or more REALTORS® residing or working in a common geographical area. The Board of Directors will review and approve or deny the application within 60 days of receipt and shall notify the applicants of the decision. If denied the Board shall provide rationale and permit reapplications.

REALTOR® members are required to be a member in good standing with the NAR, OR and as a primary or secondary member of ACAR as a prerequisite for active membership in an ACAR Chapter. Affiliate members of the chapter are required to be members of ACAR.

The official name of a chapter will be identified by the geographical area of the chapter in addition to the primary association. (Example: Portage County Chapter of the Akron Cleveland Association of REALTORS®.

Local chapters will be governed by the association bylaws and may provide their own bylaws which shall contain the name of the local chapter; membership fees, if any, in addition to association dues and assessments; goals and objectives; and composition of their leadership (i.e., Chair, Vice Chair, Officers, etc.)

Chapters may maintain a balance of funds—raised by and for the chapter—for the purpose of meeting and administrative expenses. Further, money may be raised for the purpose of community service projects. All monies will be accounted for on ACAR's financial statement. In those instances when a former association of REALTORS® gives instructions for use of funds via merger, consolidation acquisition or dissolution ACAR will follow those instructions with approval of legal counsel and CPA. Financial statement will be provided to the Chapter leadership at least quarterly.

Each local chapter shall submit an annual report to the association by December 1st of each year summarizing the year's program and financial activity and a roster of all Chapter members and leadership (Chair/Vice Chair). Chapters are subject to annual review.

Chapters may not speak on policy issues on behalf of the ACAR without specific authority from the association. Chapter may not conduct RPAC fundraisers or events. Chapters may not speak for or against issues and may not apply for c.e. credit.

ADDENDUM A CYBERSECURITY POLICY

Purpose

The purpose of this cybersecurity policy is to establish guidelines and practices to safeguard the confidentiality, integrity, and availability of all electronic systems, data, and information within the Akron Cleveland Association of REALTORS® (hereafter referred to as “ACAR”). This policy aims to mitigate risks associated with cybersecurity threats and protect the personal, business, and financial data of members, clients, and the organization.

Scope

This policy applies to all employees, contractors, vendors, volunteers, board members, and other authorized users of ACAR’s information technology resources and systems. It covers all electronic systems, networks, devices, applications, and data used within the Association.

Responsibilities

1. Cybersecurity Officer: ACAR may designate a Cybersecurity Officer (CSO) responsible for overseeing the implementation and maintenance of the cybersecurity measures and policies. The CSO will conduct regular audits, provide training, and monitor for threats. If a CSO is not named, the duties of this position will fall to the COO and the CEO of the Association.
2. Employees and Members: All users must adhere to ACAR’s cybersecurity practices and report any suspicious activity promptly. Non-compliance may result in disciplinary actions or loss of system access.

General Security Guidelines

1. User Access Control:
    - Users will be assigned unique user IDs and passwords.
    - Multi-factor authentication (MFA) will be enabled for all access to sensitive data and systems.
    - Access rights to the system will be granted based on the principle of least privilege.
    - Periodic reviews of access rights will be conducted to ensure that only authorized individuals have access to the data.
2. Third-Party Vendors
    - Ensure that contracts of third-party vendors who have access to the association's data include cybersecurity requirements that adhere to the same cybersecurity standards.
3. Password Management:
    - Passwords should be complex, comprising at least 8 or the minimum required characters, including a mix of letters, numbers, and special characters.
    - Passwords should be complex and different for each account.
    - The use of password management tools is encouraged to ensure the security and management of passwords.
4. Data Protection:

- All sensitive member, employee and transaction data must be encrypted both in transit and at rest.
- Personal and financial data should not be stored in unprotected or unauthorized systems.
- Confidential information should only be shared on a need-to-know basis with proper authorization.

5. Email and Communication Security:
   - All emails containing sensitive information must be encrypted.
   - Phishing scams should be actively monitored. Employees should be trained to identify suspicious emails and report them to the IT team immediately.
   - The IT team will implement such software as necessary to minimize the chance of access and corruption through ACAR's email system.
   - No sensitive data should be sent through unencrypted email or messaging systems.
6. Device Security:
   - Personal devices (e.g., laptops, smartphones, tablets) used to access ACAR's systems must have security measures, such as firewalls, antivirus software, and encryption, in place.
   - All devices used for business purposes must be regularly updated with security patches.
   - Lost or stolen devices must be reported immediately so they can be remotely wiped, if applicable.
7. Network Security:
   - All of ACAR's networks will have firewalls, intrusion detection systems (IDS), and intrusion prevention systems (IPS) in place.
   - Virtual Private Networks (VPN) should be used for remote access to ACAR's resources.
   - Public or unsecured networks should be avoided for accessing sensitive ACAR's data.
   - Mobile hotspots will be made available for ACAR's staff traveling for work-related business so that access to the internet is secure.
8. Software Security:
   - All software and applications used by ACAR must be kept up to date with the latest patches and security updates.
   - Unapproved or unauthorized software must not be installed on ACAR's devices or systems
   - Vulnerability assessments and penetration tests should be conducted every other year to identify and address weaknesses.
9. Physical Security:
   - To ensure the security and integrity of ACAR's network servers and critical IT equipment, access to server rooms and data centers will be strictly controlled, with only authorized personnel granted access. These areas will be equipped with environmental controls, fire suppression systems, and UPS backups to prevent damage or downtime. Physical barriers, such as locked enclosures and CCTV surveillance, will protect sensitive equipment, and all visitors must be escorted while in secure areas. Additionally, decommissioned equipment will be securely wiped or destroyed before disposal. Regular audits will be conducted to verify compliance with physical security measures.
10. Insurance

- Annually review ACAR's cybersecurity insurance coverage provided by the National Association of REALTORS® and the availability and applicability of products such as social engineering fraud endorsements and computer and electronic crime riders.

11. Current Backup Implementation
    - Our backup solution ensures that all critical data stored in SharePoint, OneDrive, and Outlook, is safeguarded. We use Axcient x360 Cloud SaaS for comprehensive backup protection. The backup process is fully automated, with multiple scheduled runs throughout the day to ensure your information is consistently protected and recoverable in case of unexpected data loss.
    - RAMCO and any other services with important data have a back-up policy in place.

Incident Response and Reporting

1. Incident Reporting:
    - Any suspected or confirmed cybersecurity incident must be reported immediately to the CEO or the COO of ACAR, who will then report the incident to the Cybersecurity Officer and/or the IT support team.
    - An incident report form will be provided to collect all relevant details, including the nature of the incident, affected systems, and any actions taken.
2. Incident Response Plan:
    - ACAR will maintain an Incident Response Plan (IRP) outlining specific procedures to follow during a cyberattack or breach.
    - The IRP will include containment, eradication, recovery, and notification protocols.
    - ACAR will notify affected individuals (members, clients, etc.) in accordance with applicable legal and regulatory requirements.
3. Backup and Recovery:
    - Critical systems and data will be regularly backed up and stored in a secure location.
    - Disaster recovery plans will be tested periodically to ensure ACAR can recover from major security incidents or data loss.

Training and Awareness

1. Employee Training:
    - All employees will undergo mandatory cybersecurity training upon hire and bi-annually thereafter.
    - Training will cover topics such as phishing prevention, password management, safe internet usage, and handling sensitive information.

Compliance and Legal Considerations

1. Legal Compliance:
    - ACAR will comply with all relevant local, state, and federal cybersecurity laws and regulations, including but not limited to the General Data Protection Regulation (GDPR), the Ohio Personal Privacy Act (OPPA), and the Health Insurance Portability and Accountability Act (HIPAA), if applicable.
2. Third-Party Providers:

- Third-party vendors and service providers with access to ACAR’s data or systems will be required to adhere to the same cybersecurity policies and practices as outlined in this document.
- Contracts with third-party providers will include cybersecurity clauses to ensure compliance.

Enforcement

Failure to comply with this Cybersecurity Policy may result in disciplinary action, including termination of employment or contractual agreements. Serious violations may be subject to legal action.

Policy Review

This policy will be reviewed annually or in response to significant changes in the cybersecurity landscape or organizational changes. Any revisions will be communicated to all affected parties.

By implementing this policy, the Akron Cleveland Association of REALTORS® aims to protect its data, operations, and members from cyber threats and ensure compliance with industry standards and best practices.

Incident Response Plan (IRP) for the Akron Cleveland Association of REALTORS®

1. Purpose

The purpose of this Incident Response Plan (IRP) is to provide a structured and systematic approach to identifying, responding to, and recovering from cybersecurity incidents affecting the systems, data, and operations of the Akron Cleveland Association of REALTORS® (ACAR). This plan ensures that all cybersecurity incidents are handled efficiently and in compliance with legal, regulatory, and organizational requirements.

2. Incident Response Team (IRT)

The Incident Response Team (IRT) is responsible for overseeing and executing the Incident Response Plan. The team is composed of the following key roles:

- Incident Response Manager (Cybersecurity Officer): Oversees the response process, ensures proper execution, and communicates with external stakeholders.
- IT Team: Provides technical support, including investigating incidents, containment, and recovery.
- Legal Advisor: Ensures compliance with legal and regulatory obligations, handles legal aspects of data breach notifications, and advises on external communications.
- Communications Officer: Manages internal and external communications regarding the incident.
- HR Representative: Addresses any personnel issues or breaches that may impact staff or members.

3. Incident Identification and Reporting

Incident Identification:

An incident can be any event or occurrence that potentially jeopardizes the confidentiality, integrity, or availability of ACAR's data, systems, or networks. Common incidents can include but are not limited to:

- Malware infections (e.g., ransomware, viruses)
- Phishing attacks
- Unauthorized access to systems or data
- Data breaches
- Distributed Denial-of-Service (DDoS) attacks
- Insider threats

Reporting an Incident:

- Any employee, vendor, or board member who suspects or identifies a cybersecurity incident must report it immediately to the CEO or the COO of ACAR, who will then report the incident to the Cybersecurity Officer and/or the IT support team.

- A standardized Incident Report Form will be made available for submitting details of the incident, including:
    - Date and time of discovery
    - Description of the incident
    - Systems affected
    - Initial observations (e.g., unusual activity or errors)

Response Time:

All incidents must be reported immediately, and an initial assessment should be completed within 30 minutes of detection.

4. Incident Categorization and Prioritization

Incidents are categorized based on their severity, impact, and the type of threat involved. This allows the team to prioritize the response:

- Category 1 (Critical): Major incidents that threaten the confidentiality, integrity, or availability of key systems or data. Requires immediate and high-priority response (e.g., large-scale data breaches, ransomware attacks).
- Category 2 (High): Significant incidents that may disrupt operations but are less severe than critical incidents (e.g., compromised user accounts, targeted phishing attacks).
- Category 3 (Medium): Minor incidents that have a limited impact on operations or data (e.g., malware detected in isolated systems).
- Category 4 (Low): Incidents that do not result in any immediate threat but require monitoring

5. Incident Containment

Containment is aimed at preventing the incident from spreading or causing further damage. The steps involved in containment include:

- Isolate affected systems: Disconnecting compromised systems from the network to prevent the spread of malware or unauthorized access.
- Block malicious traffic: Configuring firewalls, intrusion prevention systems (IPS), or other security tools to block incoming malicious traffic.
- Disable affected accounts: Temporarily suspending user accounts that may have been compromised until further investigation.
- Quarantine malicious files: Moving infected files or attachments to a secure, isolated location.

Short-Term Containment: Rapid containment actions should be taken to prevent further damage, even if full details are not yet known.

Long-Term Containment: Once the immediate threat is controlled, work to implement measures that reduce the chances of the incident escalating further.

6. Eradication

Once containment is established, the focus shifts to eliminating the cause of the incident. This involves:

- Removing malware: If a malware infection is identified, all traces of the malware should be removed from affected systems.
- Patching vulnerabilities: If a security vulnerability (e.g., unpatched software) is identified, it should be patched or mitigated to prevent re-infection.
- Rebuilding systems: In cases where systems are severely compromised, they may need to be wiped and rebuilt from known, secure backups.

7. Recovery

The recovery process focuses on restoring normal operations while ensuring that systems are secure. Key actions include:

- Restore systems from backups: Use clean, verified backups to restore affected systems to their pre-incident state.
- Monitor for unusual activity: Intensify monitoring of systems after recovery to detect any signs of the incident recurring.
- Validate system integrity: Test systems thoroughly to ensure that they are functioning as expected and that no residual malware or vulnerabilities remain.
- Gradual reintegration: Slowly reintroduce affected systems and users back into the network, ensuring that they are fully secured.

8. Communication and Notification

Clear and transparent communication is essential during an incident:

- Internal Communication: All affected parties within ACAR, including employees and board members, should be kept informed of the situation and any actions required.
- External Communication: If the incident impacts clients or members, they must be notified promptly in compliance with applicable data protection regulations (e.g., GDPR, OPPA). The communication should include:
    - A brief description of the incident.
    - The steps being taken to address the issue.
    - Guidance on how affected parties can protect themselves (if relevant).
- Regulatory Notifications: ACAR will notify appropriate regulatory bodies if required by law (e.g., data protection authorities) within the prescribed timeframes.
- Media Handling: In case of public interest, the Communications Department team will disperse all media inquiries to the appropriate staff and/or board members and ensure consistent messaging.

9. Post-Incident Analysis

Once the incident is resolved, a thorough post-incident analysis is conducted:

- Root Cause Analysis: Investigate how and why the incident occurred, what vulnerabilities were exploited, and how it was detected.
- Impact Assessment: Assess the full extent of the damage caused, including financial, reputational, and operational impacts.
- Lessons Learned: Document lessons learned and identify areas for improvement in ACAR's cybersecurity practices and response procedures.
- Reporting: A detailed Incident Report is prepared and shared with the Board, legal advisors, and relevant stakeholders. It includes a timeline of events, actions taken, and recommendations for future prevention.

10. Prevention and Continuous Improvement

Based on the post-incident analysis, the following actions will be taken:

- Update Policies and Procedures: Revise the cybersecurity policies and response procedures to reflect new insights from the incident.
- Security Enhancements: Implement additional security controls, such as new intrusion detection systems, stronger authentication methods, or enhanced training.
- Ongoing Training: Conduct additional staff training to improve awareness and response to future incidents.
- Regular Drills: ACAR will conduct regular tabletop exercises to simulate real-world incidents and refine the response process.

By following this Incident Response Plan, the Akron Cleveland Association of REALTORS® ensures that cybersecurity incidents are handled swiftly, minimizing damage and improving resilience for future events. The goal is to protect ACAR's assets, data, and reputation while adhering to regulatory requirements.

Akron Cleveland Association of REALTORS® - Incident Response Report Form

Incident Details

1. Date and Time of Discovery:
Date when the incident was first identified or suspected.

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2. Description of the Incident:
Provide a detailed description of the incident, including the nature of the threat, what occurred, and how it was detected.

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3. Systems Affected:
List all systems, applications, or networks impacted by the incident. This could include servers, workstations, cloud platforms, email systems, etc.

- [System 1 (e.g., Database Server)]
- [System 2 (e.g., Email Server)]
- [System 3 (e.g., Employee Workstations)]
- [Additional Systems]

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4. Initial Observations:
Describe any unusual activity or errors detected that led to identifying the incident.

- [Observation 1 (e.g., Unexpected file modifications)]
- [Observation 2 (e.g., Increased login attempts)]
- [Observation 3 (e.g., Unusual email traffic or attachments)]
- [Additional Observations]

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5. Incident Category:
Choose the category that best describes the severity of the incident:

- Critical (e.g., Data breach, ransomware attack)
- High (e.g., Compromised user account, malware detected)
- Medium (e.g., Unauthorized access attempts)
- Low (e.g., Minor system glitch, suspicious activity)

---

6. Reporting Individual:
Name and contact information of the person submitting the report.

- Name: [Insert Name]
- Role/Position: [Insert Role]
- Email: [Insert Email Address]
- Phone: [Insert Phone Number]

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7. Actions Taken (if any):
List the steps already taken to contain or mitigate the incident, if applicable.

- [Action 1 (e.g., Isolated affected system from the network)]
- [Action 2 (e.g., Blocked suspicious IP address)]
- [Action 3 (e.g., Notified IT team)]
- [Additional Actions Taken]

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8. Additional Information:
Include any further details that might be relevant to the incident investigation or response.
[Insert Additional Information]

For Internal Use Only:

Incident Response Manager (IRP)

- Assigned IRP Team Member: [Insert Name]
- Date and Time of Acknowledgment: [Insert Date and Time]
- Initial Incident Category Assessment: [Insert Category]

This form ensures that all relevant information is captured and reported efficiently, enabling the Incident Response Team to act promptly.

A fillable pdf document will be created for the Incident Response Team to complete once everything is approved.