

Egyptian Board of Realtors®, Inc.

Policy and Procedures Manual

Approved by the Board of Directors June 10, 2021

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GOVERNANCE

Egyptian Board of Realtors® , Inc.

Egyptian Board of Realtors® , Inc. was founded in 1936. The membership, composed of approximately 500 real estate professionals, engages in every aspect of the industry including residential and commercial sales, leasing, appraising, inspecting, and managing property.



Egyptian Board of Realtors® , Inc. serves twenty-seven southern Illinois counties, the largest geographical real estate board jurisdiction in the United States.

Egyptian Board of Realtors® , Inc. part of the three-way network that includes the National Association of REALTORS® based in Chicago, Illinois and Washington, D.C., as well as the Illinois REALTORS® based in Springfield, Illinois.

Mission Statement:

Our mission is to encourage and promote the pride of Home Ownership to Consumers and to demonstrate the Standards and Value of using a Realtor® and the services they provide.

Contact Information:

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1306 N. Atchison Avenue, Suite A
Marion, IL 62959
Phone: 618-364-0046
Fax: 800-851-1205
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Egyptian Board of Realtors® , Inc.

Policy and Procedures Manual

PREFACE

Egyptian Board of Realtors® , Inc. can only be as efficient and progressive as the people who are its employees and the membership it serves.

We attempt to conduct business in a warm, professional, and congenial atmosphere while maintaining a high level of service to our members, without whom our careers do not exist.

The Board staff is responsible to all members with every effort being made to treat all members equally and fairly.

The Board staff observes the antitrust guidelines and laws. The Board staff manages the Association per the guidelines for a not-for-profit entity.

The Board of Directors employs the Association Executive, the Association Executive hires and trains staff and is free to dismiss staff when guidelines are not met and adhered to, with documentation in the personnel file.

Personnel files, Records, and Human Resource Policies are confidential (Per the US Privacy Act).

Antitrust Statement of Policy

Prelude

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

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

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

Policy

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

- The Association and any committee, section, chapter, or activity of the Association shall not be used for the purpose of bringing about or attempting to bring about any understanding or agreement, written or oral, formal or informal, expressed or**

implied, among two or more members or other competitors with regard to prices or terms and conditions of contracts for services or products. Therefore, discussions and exchanges of information about such topics will not be permitted at Association meetings or other activities.

- There will be no discussions discouraging or withholding patronage or services from or encouraging exclusive dealing with any supplier or purchaser or group of suppliers or purchasers of products or services, any actual or potential competitor or group of actual potential competitors, or any private or governmental entity.
- There will be no discussions about allocating or dividing geographic or service markets or customers.
- There will be no discussions about restricting, limiting, prohibiting or sanctioning advertising or solicitation that is not false, misleading, deceptive, or directly competitive with Association products or services.
- There will be no discussions about discouraging entry into or competition in any segment of the marketplace.
- There will be no discussions about whether the practices of any member, actual or potential competitor, or other person are unethical or anti-competitive, unless the discussions or complaints follow the prescribed due process provisions of the Association Bylaws or the National Association of REALTORS® Code of Ethics & Arbitration Manual.
- Certain activities of the Association and its members are deemed protected from antitrust laws under the First Amendment right to petition government. The antitrust exemption for these activities, referred to as the Noerr-Pennington Doctrine, protects ethical and proper actions or discussions by members designed to influence: 1) legislation at the national, state, or local level; 2) regulatory or policy-making activities (as opposed to commercial activities) of a governmental body; or 3) decisions of judicial bodies. However, the exemption does not protect actions constituting a “sham” to cover anticompetitive conduct.
- Speakers at committees, educational meetings, or other business meetings of the Association shall be informed that they must comply with the Association’s antitrust policy in the preparation and the presentation of their remarks. Meetings will follow a written agenda approved in advance by the Association or its legal counsel.
- A copy of this Antitrust Policy will be given to each officer, director, committee member, official representative of member companies and Association employees annually and that the same be read, or understood, at all meetings of the membership of the Association.
- Meetings will follow a written agenda and will be held at the Association office unless approved beforehand by Association staff or legal counsel. A staff member or legal counsel will attend all meetings of the Association, and minutes will be prepared by Committee chair after the meeting to provide a concise summary of important matters discussed and actions taken or conclusions reached.

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

Antitrust Disclosure & Compliance

Antitrust Disclosure

All sign in sheets for EBOR meetings will display the following statement:

Please be aware of the fact that all here present are in the real estate brokerage business and some are located in the same market areas. As a result, Antitrust laws require that there be no discussion at this meeting concerning competitive business practices such as the amount of fees, commissions, splits or salesperson compensation.

These guidelines apply not only to the formal meeting sessions, but also to informal discussions during breaks, meals or social gatherings.

Antitrust Compliance

Egyptian Board of Realtors[®], Inc. complies with the Antitrust Laws. Members receive education advising of the laws and ways to observe them.

Egyptian Board of Realtors® , Inc..

Meeting Sign-In Sheet

Please be aware of the fact that all here present are in the real estate brokerage business and some are located in the same market areas. As a result, Antitrust laws require that there be no discussion at this meeting concerning competitive business practices such as the amount of fees, commissions, splits or salesperson compensation.

These guidelines apply not only to the formal meeting sessions, but also to informal discussions during breaks, meals or social gatherings.

Please sign this Antitrust Avoidance Statement.

Meeting:

Date:

Printed Name:

Signature:

1. _____

1. _____

2. _____

2. _____

3. _____

3. _____

4. _____

4. _____

5. _____

5. _____

6. _____

6. _____

7. _____

7. _____

8. _____

8. _____

Governance for the 21st Century

Egyptian Board of Realtors[®], Inc. has been witness to monumental changes in the real estate industry over the past several years

The goals are to provide the Board leadership with the tools necessary to ensure:

- **Continued growth of the Board,**
- **Board leadership has a governance model that recognizes the increased velocity of the real estate marketplace and the resultant time constraints on volunteers,**
- **Leadership opportunities are opened to more members of an increasingly larger and more diverse talent pool of members,**
- **The future direction of the Board is guided by a multi-level governance structure that permits leadership to develop pro-active plans for the future AND improve the ability of leadership to react in a “rapid response” mode to ast moving developments affecting the Board.**

In order to meet these goals, the Board of Directors and the staff have developed a governance model based on the best practices of other associations and boards in a similar stage of development as EBOR. This model features a more direct role in Board management for the Association.

BOARD OF DIRECTORS

Board of Directors

The Board of Directors will consist of 12 REALTOR® members. The Board meets at least once every 60 days and conducts special meetings as needed including meetings that use electronic communications as the technology develops. The President or at least 5 members of the Board may call special meetings, as necessary.

Election and Terms of Service

The Board of Directors is elected by the general membership and serves staggered three-year terms. In the first year, the Nominating Committee will recommend 1, 2, or 3 year terms as required to meet this criteria.

Duties and Responsibilities of the Board

The Board will have operational responsibility (as stated in the Bylaws) including but not limited to:

- **Approval of the board strategic plan**
- **Review of the annual association budget and presentation to the membership for final approval**
- **Approval of capital expenditures in excess of \$4500 not already approved through the annual budget process**
- **Approval of new members**
- **Receiving written reports from the Chairs of policy areas**
- **Recommend changes to the Association Bylaws to the membership**
- **Recommend changes to the Association Articles of Incorporation to the membership**
- **Personnel matters involving hiring and dismissal of the Association Executive**
- **Establish a regular meeting schedule**
- **Implementation of the policies developed by the Board of Directors**
- **Oversight of the Board's Annual Budget through the Finance Committee**
- **Approval of administrative policies developed by the Association Executive**
- **Approval of Association Executive annual performance review**
- **Approval of annual salary recommendation for the Association Executive**
- **Approval of changes to the Bylaws mandated by NAR policy**
- **Oversight of EBOR committee work and perform any other oversight activities directed by the Board of Directors.**

Duties and Responsibilities of Leadership Positions

Duties of the President. The president of the association shall preside at all meetings of the association and the board of directors and shall perform all duties usually pertaining to that office, shall be a member ex-officio without vote, of all committees and task forces except the Nominating, Professional Standards and Grievance committees, and shall appoint members to act for committee members unable, unwilling or disqualified to serve in specific instances. The president of the association serves as the chief elected officer representing the best interests of the membership and the board of directors and shall communicate with the Association Executive to make certain that policies established by the board are put into effect and implemented by the Association. The President shall also be responsible for conducting the annual performance review of the Association in July of each year as per the terms of the employment agreement.

Duties of the President Elect. The president elect of the association shall perform the duties of the president of the association in the event of the absence or disability of the president and shall have such other powers as the board of directors or the president of the association may prescribe. The president elect shall automatically secede to the office of the president without the need to stand for election. If the office of the president of the association should become vacant between elections, the president elect of the association shall fill the vacancy and complete the unexpired term. The president elect of the association who fills a vacancy in the office of president shall remain as president of the association for a full term after completion of the unexpired term. The President Elect will also assist in the performance review of the Association Executive.

Duties of the Secretary/Treasurer. The secretary/treasurer shall serve on the Finance Committee and ensure a record of the proceedings of the association meetings and the meetings of the board of directors shall be, at all reasonable times, open for inspection by the members of the association. The secretary/treasurer shall assume the duties of the president elect of the association in the event the president elect is unable to serve. In the absence of the Association Executive, the Secretary/Treasurer will be responsible for recording the minutes of the meeting.

Duties of the Board of Directors. The Board of Directors shall have control of the affairs of the association including the hiring of an Association Executive, adopting a budget for the expenditure of funds of the association and otherwise providing for and managing the affairs of the association. At the first meeting of the board of directors after the installation of officers, the Board of Directors shall pass the necessary resolutions to enable the officers and Association Executive to conduct all necessary banking operations. Directors are expected to serve on at least one committee and provide committee reports

to the Board of Directors.

Directors may not serve more than two (2) consecutive three (3)-year terms elected as a director and no more than six (6) years in any nine (9) year period with the exception of an officer or immediate past president serving as a director. Any director serving more than six (6) years in a nine (9) year period by virtue of being an officer or immediate past president shall not be eligible for a director's position for three (3) years thereafter. However, any member who is appointed to fill an unexpired term of a Director will not have their appointed terms of service apply to the 6 out of 9-year rule.

Duties of the Association Executive

The Association Executive will:

- **Recommend and participate in the formulation of the Association's mission, goals, objectives and related policies. Within that framework, the Association Executive plans, organizes, coordinates and directs the programs and the activities of the Association.**
- **Maintain the meeting records of the Board of Directors**
- **Have authority to sign contracts and official documents on behalf of the Board in accordance with Board Policy**
- **Serve as the chief executive officer of the Association and attend all state and National meetings as appropriate.**
- **Serve as a non-voting ex-officio member of the Board of Directors**
- **Develop the Board's Strategic Plan for BOD approval**
- **Develop the Annual Budget in conjunction with the Finance Committee for BOD approval**
- **Development of the Board's Business Plan for BOD approval**

Apparent Authority

This policy statement provides guidance concerning who is authorized to make public statements on behalf of or as a representative of the Association and the manner in which such public statements should be handled. It also provides guidance as to the distribution of documents or other information from the Association by the Board.

It is the policy of the Association that any communication on behalf of the Association shall be official, at the direction of the President, Board of Directors or Association Executive. No statements shall be made, either verbal or written, that conflict with the position or policy of the Association. Leadership should understand that by virtue of their position, that any statement may be perceived as official and made on behalf of the organization.

The President, Association Executive or a representative approved by the President and Association Executive shall be the only official spokespersons for the Association and authorized to speak to the news media. The approval of the representative by the President and the Association Executive must be in writing or verified by email.

To control official communications, stationery is for the use of the elected President and staff only. Members of the Board or committees may not use this stationary. The staff will prepare letters sent on behalf of the Association with a copy remaining in the office. Exceptions may be made to the policy so long as the purpose of the letter is made known and approved by the Board in advance; if the exception is approved, a copy of the outgoing letter shall be provided to staff within 24 hours of dissemination, for permanent file retention.

Addressing the Board of Directors Policy

Members of the Association or the public requesting to address the Board of Directors at a regular or special meeting of the Board of Directors shall comply with the following:

Prior to the meeting: The person requesting to address the Board of Directors and to be added to the agenda must contact the President and the Association Executive of the Egyptian Board of Realtors®, Inc. one week prior to the scheduled meeting. The requestor must provide the topic to be presented and any printed material to be distributed to the

directors. The President or Association Executive will accept or reject the request to be placed on the agenda. There shall be only one appointed spokesperson per request addressing the Board of Directors.

The President shall set reasonable time limits on the presenters and topic to be addressed but should be no longer than 5 minutes.

Code of Conduct/Conflict of Interest Policy

Introduction. Members of the Board of Directors, staff and independent contractors carry certain duties and responsibilities for the well-being of the Egyptian Board of Realtors®, Inc. The Code of Conduct outlines some of those duties and responsibilities with governing documents. This policy statement provides guidance to the leadership of the Egyptian Board of Realtors®, Inc. and:

- 1. Defines conflict of interest**
 - 2. Identifies classes of individuals within EBOR covered by this policy**
 - 3. Facilitates disclosure of information that may help identify conflicts of interest and**
 - 4. Specifies procedures to be followed in managing conflicts of interest**
-
- 1. Confidentiality.** Board members, staff and independent contractors will have access to information that if revealed to others, could be damaging or sensitive to other members or staff, harmful to the interests of the Egyptian Board of Realtors®, Inc. or even create legal liability. Information provided to the Board of Directors, staff and independent contractors concerning personnel, financial, contractual, membership or legal matters is confidential and intended for use in decision-making and governance. Information shall be held in the strictest of confidence and shall not be divulged to any outside party including other members of the Egyptian Board of Realtors®, Inc. without authorization from the Board President or the Association Executive.
 - 2. Definition of conflicts of interest:** A conflict of interest arises when a person in a position of authority over EBOR may benefit financially from a decision he or she could make in that capacity, including indirect benefits such as to family members or businesses with which the person is closely associated. This policy is focused upon material financial interest of, benefit to, such person.
 - 3. Individuals covered.** Persons covered by this policy are EBOR's Directors, Officers, Association Executive and staff.
 - 4. Facilitation of disclosure.** Persons covered by this policy are expected to disclose or update to the Board of Directors on a form provided by EBOR, their interests that could give rise to conflicts of interest, such as a list of family members, substantial business

or investment holdings and other transactions or affiliations with businesses and other organizations or those of family members.

5. **Procedures to manage conflicts.** For each interest disclosed to the Board of Directors, the Board of Directors will determine whether to:
 - a. Take no action
 - b. Assure full disclosure to the Board of Directors and other individuals covered by this policy
 - c. Ask the person to recuse from participation in related discussions within EBOR or
 - d. Ask the person to resign from his or her position in EBOR or, if the person refuses to resign become subject to possible removal in accordance with EBOR's removal procedures.
6. **Violations.** Violations of the Code of Conduct may result in disciplinary action in accordance with the governing documents. Discipline may include removal of a member from the Board of Directors, termination of an existing business relationship with an independent contractor or the termination of a staff member. If an officer/director breaches the restrictive covenants contained in this agreement, he/she shall be liable to pay the association its actual, direct, indirect and consequential damages that arise from or are associated with such breach.
7. **Support a Decision.** Once an issue has been discussed and a final decision has been made by a majority of the officers and directors, ALL members of the Board of Directors agree to abide by and support the decision.
8. **Section 6. Removal of Officers and Directors.** In the event that an officer or director is deemed to be incapable of fulfilling the duties for which elected may be removed from the Board of Directors with cause under the following procedure:
 1. A special meeting may be called by a simple majority vote of the Officers and Directors.
 2. A certified letter must be sent to the Officer or Director under examination giving him/her notice of the time and place for the special meeting. The letter must be received at least 15 days or more prior to the date of the special meeting and must state the cause against the Officer or Director under examination.
 3. The Board of Directors and/or the Officer or Director under examination may have legal counsel present. The Officer or Director under examination will be given a chance to speak and refute any charges against him/her.
 4. The Board of Directors may remove the Officer or Director with a two-thirds (2/3) vote of all Directors then in office. Prior to a vote, he/she will be given an opportunity to resign.
 5. The details of such special meeting will remain confidential. (EBOR 11/17)

Meetings and Conventions

Purpose: The Board of Directors establishes the following policy on representing the Association at meeting and conventions.

- 1. The officers of the Association include the President, President-elect, Secretary/Treasurer, Past President and Association Executive. The AE is the chief executive officer of the Association and will attend all state and national meetings as appropriate.**
- 2. Legal counsel for the Association will be reimbursed for hotel, transportation and per diem for attending one meeting for Association attorneys each year.**
- 3. The President, President-elect, Secretary/Treasurer, Past President, Association Executive and directors appointed by the Board of Directors if an officer is unable to attend are authorized to attend state, national business and district business meetings and conventions as appropriate, at Association expense to include lodging, transportation, registration fees and meals. The Association Executive is authorized an Association credit card to use on behalf of the Association.**
- 4. ILLINOIS REALTORS® & NAR Meetings & Conventions: Directors, the Immediate Past President and the Secretary/Treasurer are reimbursed up to \$1000.00 annually for attendance at these events. This includes reimbursement for hotel room, meals, mileage, airfare, parking and event fees. Association members who are chair or co-chair of an Illinois REALTORS® state committee will be reimbursed if necessary, parking and event fees. The President and the President-elect do not have a specified reimbursement amount but are encouraged to use reasonable care when attending events on behalf of the board.**
- 5. The Association's REALTOR® of the Year and spouse's hotel and travel expenses to attend the ROTY event will be paid by the Association.**
- 6. The Association Executive will make registrations and reservations for meetings requiring hotel rooms or transportation for the officers and directors unless agreed otherwise.**
- 7. Members serving on the Grievance Committee, or Board of Directors attending the closest annual seminar, will have the hotel, meals, mileage and registration fee paid by the Association. Attendees for whom the registration fee is paid, and do not attend the meeting, will be invoiced for the registration fee.**

- 8. Requests for reimbursement must be submitted to the Association Executive within thirty (days) of the event. All requests must be submitted on the Board reimbursement form with the appropriate receipts attached.**
- 9. Mileage reimbursements must include verification of mileage from a mapping program using the most direct route. Carpooling with other members is strongly encouraged.**

Egyptian Board of REALTORS® , Inc.

Mileage Reimbursement Request

Employee/Member: _____

Meeting Date: _____

Meeting Location: _____

Purpose of Meeting: _____

Total Mileage: _____

Reimbursement Total: _____

(Total Mileage x _____ cents per mile)

Please list any and all EBOR Member Passengers:

Approved by: _____

Association Executive or President

Date Paid: _____ **Check #:** _____

(Please attach verification of mileage with this form to EBOR Office)

Policy on the Process for Determining Compensation

This Policy on the Process for Determining Compensation of the Egyptian Board of Realtors® , Inc. (EBOR) applies to the compensation of EBOR's Association Executive. Initial compensation is determined by the Association Executive's employment agreement. Thereafter, a review process will include all of these elements:

- 1. Review and approval. The Annual Review is conducted in July of each year by the President and the President-elect. The Past President and the Secretary/Treasurer may also participate in the evaluation process. The President compiles the written evaluations of all the officers and presents one written evaluation to the Association Executive. Copies will be provided to the members of the Board of Directors along with the recommendation of the President. The recommendation by the President is subject to approval by the Board. Persons with conflicts of interest with respect to the compensation arrangement at issue should not be involved in this review process and approval.**
- 2. Use of data as to comparable compensation. In addition to the written evaluation, the compensation recommendation of the person is reviewed and approved using data which includes comparable compensation for similarly qualified persons in functionally comparable positions at similarly situated organizations. The Compensation Survey provided by NAR would be suitable for this purpose.**
- 3. Contemporaneous documentation and recordkeeping. There may also be contemporaneous documentation and recordkeeping presented with respect to the deliberations and decisions regarding the compensation arrangement.**

Joint Venture Policy

This Joint Venture Policy of the Egyptian Board of Realtors® , Inc. (EBOR) requires that EBOR evaluate its participation in joint venture arrangements under Federal tax law and take steps to safeguard EBOR's exempt status with respect to such arrangements. It applies to any joint ownership or contractual arrangement through which there is an agreement to jointly undertake a specific business enterprise, investment or exempt-purpose activity as further defined in this policy.

Joint ventures or similar arrangements with taxable entities. For purposes of this policy, a joint venture or similar arrangement (or a "venture or arrangement") means any joint ownership or contractual arrangement through which there is an agreement to jointly undertake a specific business enterprise, investment, or exempt-purpose activity without regard to: (1) whether EBOR controls the venture or arrangement; (2) the legal structure of the venture or arrangement; or (3) whether the venture or arrangement is taxed as a partnership or as an Association or corporation for federal income tax purposes.

A venture or arrangement is disregarded if it meets both of the following conditions:

- (a) 95% or more of the venture's or arrangement's income for its tax year ending within the Organization's tax year is excluded from unrelated business income taxation including but not limited to:
 - (i) dividends, interest, and annuities;**
 - (ii) royalties;**
 - (iii) rent from real property and incidental related personal property except to the extent of debt-financing; and**
 - (iv) gains or losses from the sale of property]; and****
- (b) The primary purpose of EBOR's contribution to, or investment or participation in, the venture or arrangement is the production of income or appreciation of property.**

Safeguards to ensure exempt status protection. EBOR will:

- (a) negotiate in its transactions and arrangements with other members of the venture or arrangement such terms and safeguards adequate to ensure that EBOR's exempt status is protected; and**
- (b) take steps to safeguard EBOR's exempt status with respect to the venture or arrangement. Some examples of safeguards include:
 - (i) control over the venture or arrangement sufficient to ensure that it furthers the exempt purpose of the organization;**
 - (ii) requirements that the venture or arrangement gives priority to exempt purposes over maximizing profits for the other participants;**
 - (iii) that the venture or arrangement not engage in activities that would jeopardize****

EBOR's exemption; and
(iv) that all contracts entered into with the organization be on terms that are arm's length or more favorable to the EBOR.

Code of Ethics Enforcement

Purpose: To establish the authority and procedure of the Egyptian Board of Realtors[®], Inc. (EBOR) for membership non-compliance enforcement regarding the Code of Ethics requirement

It shall be the policy of EBOR as set forth in its Bylaws regarding non-compliance of the NAR policy on the Code of Ethics Training. EBOR will promote to the membership the various options available to meet this requirement. The Association Executive will have the responsibility:

- 1. to determine if a course offering by a provider other than the Illinois REALTORS[®] meets the Code of Ethics standards as set forth by NAR**
- 2. to assure that the EBOR new member orientation program will fulfill the NAR requirement and that it is so recorded for each attendee in the NAR NRDS data base**
- 3. to assure that during the 12 month period prior to the renewal date, that the membership is sufficiently noticed of the requirement that during the last quarter of the calendar year, the staff will increase efforts to contact agents to advise them of the requirement including but not limited to personal contact and email.**
- 4. to present to the Board of Directors as soon as possible, the names of the members who have been suspended for non-compliance**
- 5. to assure that during the post-compliance period, options are made available to suspended members to meet the requirement and that after the requirement is achieved, membership and services are reactivated**
- 6. to assure that if a suspended member completes the COE training AFTER the suspension deadline, completion credit will ONLY be applicable for the previous period and will not carry forward to the next period**

Harassment Policy

Any member of the Association may be reprimanded, placed on probation, suspended or expelled for harassment of an Association or MLS employee or Association officer or director after an investigation in accordance with the procedures of the Association. As used in this section, harassment means any verbal or physical conduct including threatening or obscene language, unwelcome sexual advances, stalking, actions including strikes, shoves, kicks, or other similar physical contact, or threats to do the same, or any other conduct with the purpose or effect of unreasonably interfering with an individual's work performance by creating a hostile, intimidating or offensive work environment. The

decision of the appropriate disciplinary action to be taken shall be made by the investigatory team comprised of the President, and President-elect and/or one member of the Board of Directors selected by the highest-ranking officer not named in the complaint, upon consultation with legal counsel for the association. Disciplinary action may include any sanction authorized in the Association's Code of Ethics and Arbitration Manual. If the complaint names the President or President-elect, they may not participate in the proceedings and shall be replaced by the Immediate Past President or, alternatively, by another member of the Board of Directors selected by the highest-ranking officer not named in the complaint.

Member Examination of Records

It is the policy of Egyptian Board of Realtors®, Inc. to allow members to access the organization records in accordance with federal and state laws.

Members have the right to examine the following records in accordance with federal and state laws.

- 1. Form 990 for the most current three years. Available on the website. (Also available to the public upon request)**
- 2. Members have a right to request, in writing, to examine the financial reports of the Association. Available on the website.**
- 3. Access to approved Board of Director meeting minutes and General Membership meeting minutes. Available on the website.**
- 4. Members will be charged for photocopying and postage expense at the amounts specified:**
 - \$1.00 for the first copy**
 - \$0.15 for subsequent pages**
 - In addition, actual postage expenses (\$5.00 minimum)**

Memorandum on Meeting Agendas

The agenda and any documents pertaining to the items to be discussed for an upcoming Board of Directors Meeting and/or General Membership Meeting will be delivered to the members via email at least 72 hours prior to the meeting date.

Duties of Voting Delegate

The Delegates to the Membership Meeting are representatives of their local Board. As such, they are charged with the responsibility of representing their local Board. The Delegates are free to choose how to vote on a particular issue or candidate. The only exception to this is that a Delegate is generally charged with following specific instructions of the local Board when the local Board, knowing what the issues will be or who the candidates will be, specifically instructs the Delegate to vote for a particular issue or candidate. However, neither the Chair nor the Delegates of the Membership Meeting can force a Delegate to vote in compliance with a Board's instructions.

It seems that there is some misunderstanding of the concept of how a local Board instructs its Delegate(s) to vote on a particular candidate. First, the local Board must take formal action to instruct the Delegate. Second, that instruction must be direct and to the point, such as, "The Delegate is instructed to cast the votes of the Board for Mr. Smith for the Office of President. "Language such as "The Delegate is instructed to support the nomination of" is not instructions which direct the Delegate how to cast the vote of the local Board. Third, facts and circumstances may occur on the floor of the meeting or prior to that time which the local Board did not foresee and based on which the Delegate must decide whether the instructions of the Board were intended to include such a situation. Above all, the Delegates must keep in mind that whatever action they decide to take should be one that they feel can be justified to those that they represent.

EMPLOYER - EMPLOYEE

Office Handbook

The Association Executive will maintain an Office Handbook containing policies in compliance with current Human Resources Laws and Statutes. A copy is available for review at the board office.

MEMBERSHIP

EBOR Dues Policy

Annual Dues Billing: Dues for all Members shall be payable annually on the first day of October and no later than November 30. Any member not paying their dues before December 31 shall owe a late fee of -one-hundred dollars (\$100.00) in addition to their dues. Any Member not paying their dues before January 1 shall have their membership automatically terminated. Dues for new Members shall be computed from the date of application and granting of provisional membership.

In the event a sales licensee or licensed or certified appraiser who holds REALTOR® membership is dropped for nonpayment of Association dues, and the individual remains with the designated REALTOR®'s firm, the dues obligation of the "designated" REALTOR® (as set forth in Article X, Section 2(a)) will be increased to reflect the addition of a non-member licensee. Dues shall be calculated from the first day of the current fiscal year and are payable within thirty (30) days of the notice of termination.

If dues, fees, fines or other assessments including amounts owed to the Association or the Association's Multiple Listing Service are not paid within one (1) month after the due date, the nonpaying Member is subject to suspension at the discretion of the Board of Directors. Two (2) months after the due date, membership of the nonpaying member may be terminated at the discretion of the Board of Directors. Three (3) months after the due date, membership of the nonpaying Member shall automatically terminate unless within that time the amount due is paid. However, no action shall be taken to suspend or expel a member for nonpayment of disputed amounts until the accuracy of the amount owed has been confirmed by the Board of Directors.

A former Member who has had his/her membership terminated for nonpayment of dues, fees, fines, or other assessments duly levied in accordance with the provisions of these Bylaws or the provisions of other rules and regulations of the Association or any of its services, departments, divisions or subsidiaries may apply for reinstatement in a manner prescribed for new applicants for membership, after making payment in full of all accounts due as of the date of termination.

Advance Dues Billing Program. In February, members will be able to sign up for the Advance Dues Billing Program for the next membership year. Invoices are scheduled as follows:

- **March 1 – one-half of estimated EBOR dues**
- **June 1 – one-half of estimated EBOR dues**
- **September 1 – ILLINOIS REALTORS® dues**
- **December 1 – NAR dues**

If a member signs up but misses a quarterly payment, they are automatically dropped from the program. They will receive a refund for any payments made towards the Advance Dues Billing and will be billed in October as described under the Annual Dues Billing section above.

If the EBOR Board of Directors approves an increase in EBOR dues, an adjustment will be made on the next quarterly invoice.

**Statements of Membership Policy
Related to Implementation of Board of Choice**

That, effective upon approval by the Board of Directors, the following statements of membership policy and amendments to the Model Board Bylaws to implement the board of choice proposal be adopted.

The primary board of affiliation elected by a REALTOR® must be in the state where the REALTOR® is licensed and maintains his/her principal place of business. Licensees affiliated with a REALTOR® firm may choose as their "primary" board any board in the state where the firm maintains a "Designated" REALTOR®.

Membership shall be available in a secondary board on terms and conditions no more stringent than the requirements established in the board's Bylaws for REALTOR® and (REALTOR-ASSOCIATE® where applicable) membership. The privileges of membership shall be the same including the right to vote and hold office. Membership will be granted to individuals who hold REALTOR® or REALTOR-ASSOCIATE® membership in their primary board without any requirement that the Designated REALTOR® they are licensed or affiliated with hold membership in the secondary board. However, MLS services will only be available if the Designated REALTOR® participates in the MLS. Board dues shall not include a national allocation since NAR dues have been paid through the member's primary board. A state allocation may only be included if the member's primary board is located in a different state.

REALTORS® shall be entitled to purchase services from boards other than their primary board without the necessity of holding membership in those boards. Service fees will be determined by the individual boards. However, the board may require that a REALTOR® (principal) be licensed in the state as a condition of MLS participation.

Concerning Board of Choice across State Lines

That the membership choices currently provided under Board of Choice be expanded across state lines as follows:

Members may join a primary board across contiguous state lines. State association membership would be in the state where primary board membership is held. To become effective July 1, 1996, with optional local board adoption sooner.

Portability of Membership Records (Files)

In order to facilitate timely processing of applications for membership and to assist associations in determining an applicant's qualification for REALTOR® or REALTOR-

ASSOCIATE® membership, associations shall, based on a request from another association, share information about current or former members. Minimum "core" member information shall include:

- 1. Previous applications for membership**
- 2. All final findings of Code of Ethics violations and violations of other membership duties within the past three (3) years (when available)**
- 3. Pending complaints alleging violations of the Code of Ethics or alleging violations of other membership duties**
- 4. Incomplete or (pending) disciplinary measures**
- 5. Pending arbitration requests (or hearings)**
- 6. Unpaid arbitration awards or unpaid financial obligations to the association or its MLS**
- 7. Any misuse of the term REALTOR® or REALTORS® in the name of the applicant's firm.**

An association may, at its discretion, consider information received from other associations when determining whether an applicant satisfies the association's membership requirements as established in the association's bylaws (not to exceed NAR's Membership Qualification Criteria).

Clarification of the Term "Principal"

The term "principal" as used in the NAR Bylaws and Bylaws and in other relevant policies, includes licensed or certified individuals who are sole proprietors, partners in a partnership, officers or majority shareholders of a corporation, or office managers (including branch office managers) acting on behalf of principals of a real estate firm.

Secondary Membership in a Board/Association

When a member has joined a primary association and paid local, state, and national dues, secondary membership may be held in a local association in another state (provided the applicant meets all of the qualifications for membership) without holding membership in that state association, or alternatively, secondary membership may be held directly in the state association without holding membership in a local association in that state.

Membership Requirements Related to Multiple Office Locations

When considering an applicant for REALTOR® membership who is a principal in a real estate firm, associations have an obligation to determine that all of the principals of the real estate firm who are actively engaged in the real estate business in the state are either applying for or already hold REALTOR® membership (or Institute Affiliate membership, if applicable) in a board or association.

If an association (local, state, national) is notified by another association that a REALTOR® member has an office location elsewhere in the state that is not functioning as a

"REALTOR®-office" (i.e., licensees affiliated with the office are not members or are not accounted for under the DR dues formula) the association where the REALTOR® holds primary membership shall be responsible, in cooperation with the state and national associations, for ensuring compliance with applicable membership policies (i.e., that said licensees hold membership in the REALTOR®'s primary association - or some other association in the state where the firm maintains a designated REALTOR® presence - or that dues have been paid to an association based on non-member licensees affiliated with the office.

Affiliate Member Applicants

Dues for Affiliates are set annually by the Board of Directors. Affiliate membership is a class of membership for those that have a valid interest in the real estate business but do not list or sell real estate (i.e., financial institutions, home inspectors, etc.)

Records Retention Policy

The Egyptian Board of Realtors®, Inc. maintains the following document retention policy:

Accounting Records

Accounts Payable	7 years
Accounts Receivable	7 years
Annual Financial Statements	Permanent
Bank Statements	7 years
Bank Reconciliations	7 years
Cancelled checks, deposit slips	7 years
Correspondence – routine	4 years
Customer invoices	7 years
Deeds and closing documents	Permanent
Electronic payment records	7 years
Expense reimbursements	7 years
Fixed asset acquisition invoices (after disposal)	7 years
General ledgers	Permanent
Income tax returns	Permanent
Inventory count & costing	
Documents	7 years
Insurance policies (after expiration)	4 years
Investments (after disposal)	7 years
Mortgages, loans, leases (paid)	7 years
Subsidiary ILLINOIS REALTORS® ledgers	7 years
Trial balances	Permanent

Association Corporate Records

Articles of Incorporation and

Amendments Permanent

Bylaws and amendments Permanent

Corporate filings Permanent

Corporate minute book Permanent

IRS Exemption letter Permanent

Employment Records

Recruitment records 1 year

Employee benefit plan documents Duration of plan

FMLA leave records Permanent

Garnishments//wage assignments 3 years

Immigration I-9 forms 3 years min or 1 year + duration of employment

Medical records (relating to the exposure of the employee to any toxic or hazardous substances) Duration of employment + 30 years

Payroll records with name, address date of birth, occupation, rate of pay. 3 years

Payroll journals and ledgers Permanent

Personnel records 10 years after employment ends

Record of all occupational injuries, including those under state workers compensation law and any ERISA awards per state law

5 years or more

Legal Documents

Contracts 10 years after expiration

License Applications 1 year after expiration

Licenses 1 year after expiration

Rev. 07192021

Trademarks, Patents, Copyrights	Permanent
Warranties & Guaranties	2 years beyond terms of warranty
Correspondence: legal	Permanent
<u>MLS Documents</u>	
Rules and Regulations	Permanent
MLS Policies	Permanent
Sold property information	10 years
Lockbox key agreements/leases	1 year after agreement terminates
MLS Service Mark License	
Agreements	Permanent
Contracts	10 years after expiration
Subscription Agreements	10 years after expiration
Participation Agreements	10 years after expiration
Website Click-through	
confirmations	10 years
<u>NAR/Association Documents</u>	
NAR charter	Permanent
Territorial jurisdiction	Permanent
REALTOR® Agreement	Permanent
Member file & membership	
applications	2 years after membership terminates, with SS# removed
Professional Standards Hearing	
Records: Ethics	Permanent (results of hearing); minimum of 1 year after satisfaction of sanctions (if any) and there is no threat of litigation.
Arbitration/Mediation	Minimum 1 year after payment of award (if any) and there is no threat of litigation.

Property Records

Deeds of Title	Permanent
Leases	2 years after expiration
Depreciation schedules	Permanent
Property damage	7 years
Property tax	Permanent
Appraisals	Permanent
Blueprints/plans	Permanent
Warranties & Guaranties	2 years beyond terms of warranty

Pension Records

ERISA disclosure documents	6 years from date disclosure is due
IRS Determination Letter	Permanent
Forms 5500 & plan documents	Permanent

Electronically Stored Information

Whenever possible documents will be stored electronically offsite as per the terms set forth in the Record Retention Policy. The purpose of the backups is to restore the association's computer network in the event of a network failure or other disaster.

Maintenance and Destruction of Records

The Association Executive will be responsible for maintenance of all board documents and when necessary, supervise the destruction of old, outdated documents.

EBOR Safety Policy

In an effort to promote the safety of all of our members and their customers/clients, the Egyptian Board of Realtors[®], Inc. encourages all member offices to adopt the following safety plan.

1. Discuss safety with all agents and personnel in your office on a regular basis and educate them on possible dangers and hazards.
2. Develop a policy on meeting clients for the first time, client identification, a distress code system and a buddy system. (Sample Office Safety Action Plan attached)
3. Gather contact information on your agents and staff for use in the case of an emergency. (Sample Agent Identification Form attached).
4. Be sure someone in the office is aware of where you are and whom you are with. (Sample Agent Itinerary Form attached)
5. Gather contact information on prospects including a copy of a photo ID. When gathering information on prospects, be consistent to avoid possible discrimination. (Sample Prospect Identification Form attached)
6. Consider using one of the many mobile safety apps available.
7. Consider arranging for an expert to discuss and teach your agents and staff about self-defense including the use of pepper spray and/or mace products.

Egyptian Board of Realtors[®], Inc. Safety Warning Policy

It is the policy of the Egyptian Board of Realtors[®], Inc. (hereinafter referred to as the Association) to keep its members as informed as possible on matters of concern to REALTORS regarding their safety and the safety of their customers and clients. From time to time, facts might arise which would cause concern for the personal safety of REALTORS or the REALTORS' clients and customers. To the extent possible and to the extent that it can be done in a legal manner, the Association will issue warnings to its membership under the following guidelines:

1. If a member reports to the Association that someone is acting suspiciously and there might be some threat of injury or loss to person or property, the Association will first check with local law enforcement to find out if an investigation has been opened based on any similar facts.
2. The Association will advise the member to report these facts to local law enforcement if an investigation has already been opened. If not, the member might wish to file an initial complaint with the local law enforcement agency.
3. If the law enforcement agency has opened an investigation or advises the Association of a situation that may impact their personal safety or that of their clients or customers, the Association will issue a warning to its members using the template attached to this policy as Appendix A, entitled Warning to Members of Egyptian Board of Realtors[®], Inc.

- 4. If the Association issues a warning, it will only publish those facts or allegations that have been given to the local law enforcement agency as a result of that agency's investigation (if there is a perceived threat to the security of persons or property) or facts that have been published by some other source, such as a media outlet, and that might be of concern to the REALTOR® members in the performance of their services to the public.**
- 5. Names will not be published in any warning statement unless given to the Association by law enforcement and/or published by some other source first.**

Safety Warning for Members of the Egyptian Board of Realtors®

Egyptian Board of Realtors®, Inc. has learned from (insert source of information, i.e. law enforcement-media outlet) that an alleged situation exists that may be of concern to our members.

[Insert only facts that have been previously published by some other source, or that have been related to your Association as being included in an investigation by law enforcement]

For further information, contact

_____.

[Insert law enforcement or other source of information to contact]

Dated: _____

Lockbox Policy

When an office joins the Egyptian Board of Realtors® , Inc. as a primary or secondary Realtor® office the Designated Realtor® is given the opportunity to participate in the Lockbox System by completing the Option Form (EBOR #950).

By choosing to be a participant, the Designated Realtor® acknowledges the lockboxes are the property of the Egyptian Board of Realtors®, Inc. and that he/she will accept responsibility for the lockboxes loaned to his/her office.

An Affiliate office may also participate in the program as a Smart Card user by completing the same Option Form.

The Designated Realtor® further agrees

- 1. To develop a system of accountability for his/her agents who may use the lockboxes.**
- 2. To remove lockboxes from properties as follows:
Sold properties on the closing date. Expired, Withdrawn, or Temporarily Off Market properties within 7 days of status change.**
- 3. To assign lockboxes in the Sentrilock system and to maintain correct and current information.**
- 4. The Designated Realtor® agrees to cooperate with EBOR staff during an inquiry or physical audit of the lockboxes.**
- 5. In the event a lockbox cannot be located by the Designated Realtor® they will receive an invoice for the actual cost + shipping of the missing lockbox.**
- 6. If a lockbox is destroyed or stolen by persons unknown or an act of nature, the Designated Realtor® will not receive an invoice for the lockbox, provided they notify EBOR within 30 days of receiving notification of the incident.**
- 7. Failure to comply may result in a fine of \$50 per occurrence.**

If an office decides to not participate in the Lockbox or Smart Card program, they must also indicate on the Option Form (EBOR #950).

Dear Designated REALTOR® or Affiliate,

Please complete the following option form regarding your use of the leased SentiLock Lockboxes and/or your use of the SentiKey™ Real Estate. Return the signed form by email to ae@egyptianboard.com at your earliest convenience.

Charay Palmer, Association Executive

Egyptian Board of REALTORS®, Inc.

SENTRILOCK LOCKBOX SENTRIKEY™ REAL ESTATE OPTION FORM

Please select from the following Lockbox options:

1. ____ My office chooses to use the SentiLock lockboxes. I understand that the lockboxes are the property of the Egyptian Board of REALTORS® and that I am responsible for them while in my possession.
2. ____ My office does NOT choose to use the SentiLock lockboxes.

Please select from the following Smart Card options:

3. ____ My office chooses to use the SENTRIKEY™ REAL ESTATE. All users have completed the SentiLock SENTRIKEY™ REAL ESTATE Authorized User Agreement (EBOR #951). A monthly user fee is assessed for each user and billed each quarter.
4. ____ My office does NOT choose to use the SentiLock SENTRIKEY™ REAL ESTATE.

Designated REALTOR or Affiliate Signature

Office Name

Date

Section 1 Lock Box Security Requirements (NAR Policy Statement 7.31)

Eligibility for coverage under NAR's blanket errors and omissions insurance program is contingent on compliance with the following security measures whether the system is operated by the association, its MLS, or on behalf of an association by a recognized lock box vendor:

- 1. Any key, programmer, or other device (hereinafter referred to as key) by which a lock box can be opened shall be nonduplicative. By nonduplicative it is not meant that the key is necessarily covered by a current patent but that it cannot be readily copied in the manner that other types of keys ordinarily are.**
- 2. Keys must be obtained from the original manufacturer, from a recognized vendor of lock box systems or from any other legitimate source. Prior to utilizing previously used keys, lids, or boxes, information shall be obtained from the original manufacturer to determine whether the key's pattern, code, or configuration is already in use by other associations, multiple listing services, or other users in the vicinity. Surrounding associations and multiple listing services shall also be contacted to determine whether the key's pattern, code, or configuration is currently in use.**
- 3. Any lock box system shall be designated as either an activity of an association of Realtors® or an association-owned and operated MLS.**

If the lock box system is an activity of an association of Realtors®, then every Realtor® and every non-principal broker, sales licensee and licensed or certified appraiser affiliated with a Realtor®, shall be eligible to hold a key subject to their execution of an agreement with the association. (Amended 11/96)

If the lock box system is an activity of an association-owned and operated multiple listing service, then every MLS participant and every non-principal broker, sales licensee and licensed or certified appraiser who is affiliated with an MLS participant and who is legally eligible for MLS access shall be eligible to hold a key subject to their execution of a lease agreement with the MLS.

Associations and multiple listing services may, at their discretion, authorize unlicensed personal assistants, administrative and clerical staff, and individuals seeking licensure as real estate appraisers, who are under the direct supervision of a designated Realtor®, or MLS participant, or their licensed designee, to hold a lock box key on the same terms and conditions as non-principal brokers and sales licensees. (Adopted 11/93)

Associations and multiple listing services may refuse to sell or lease lock box keys, may terminate existing key lease agreements, and may refuse to activate or reactivate any key held by an individual convicted of a felony or misdemeanor if the crime, in the

determination of the association or MLS, relates to the real estate business or puts clients, customers, or other real estate professionals at risk.

Associations or multiple listing services may suspend the right of lock box holders to use lock box keys following their arrest and prior to their conviction for any felony or misdemeanor which, in the determination of the association or MLS, relates to the real estate business or which puts clients, customers, or other real estate professionals at risk.

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

- the nature and seriousness of the crime
- the relationship of the crime to the purposes for limiting lock box access
- the extent to which access (or continued access) might afford opportunities to engage in similar criminal activity
- the extent and nature of past criminal activity
- time since criminal activity was engaged in
- evidence of rehabilitation while incarcerated or following release and
- evidence of present fitness (Adopted 11/99)

Administration of a lock box system as an activity of an association of Realtors® may, at the discretion of the association, be delegated to its multiple listing service.

4. Associations shall maintain current records as to all lockboxes issued and in inventory. There shall be a physical audit, at least annually, of all lockboxes issued or in inventory. . This audit requirement does not apply to electronic lock box programmers or keypads which are sold or leased provided such devices may be deactivated within thirty (30) days. (Amended 5/99)

If, at the time of inventory, a lockbox is unaccounted for, or if a lockbox holder refuses or is unable to demonstrate that the lockbox is within their physical control, then the lockbox will be considered unaccounted for and the lockbox holder will reimburse the association for the lockbox at cost plus shipping.

5. Lock boxes may not be placed on a property without written authority from the seller. This authority may be established in the listing contract or in a separate document created specifically for the purpose. Inclusion in MLS compilations cannot be required as a condition of placing lock boxes on listed property. (Amended 11/05)
6. Associations shall charge lockbox holders and their cosignatories with the joint obligation of immediately reporting lost, stolen, or otherwise unaccountable for keys to the association. Upon receipt of notice, the association shall take any steps deemed necessary to resecure the system.
7. Associations shall adopt written, reasonable, and appropriate rules and procedures for administration of lock box systems which may include appropriate fines, not to exceed \$15,000. Any issuing fees, recurring fees, or other administrative costs shall be established at the discretion of the association and set forth in the rules and procedures. All lockbox holders, whether association members or not, shall agree, as a condition of the key lease agreement, to be bound by the rules and procedures governing the operation of the lock box system. (Amended 11/13)
8. Notwithstanding the foregoing, associations and multiple listing services may sell electronic lock box programmers or keypads to MLS participants and others eligible to hold lock box keys pursuant to these requirements provided that such devices may be deactivated, if necessary, within a reasonable period not to exceed thirty (30) days and that the participant has authorized the sale in writing. In the event electronic lock box programmers or keypads are sold or leased, a designated Realtor® principal or an office's broker of record may purchase or lease additional programmers or keypads to be issued on a temporary basis to other lockbox holders in the same office in the event their programmer or keypad becomes non-functional outside normal business hours or under circumstances where a replacement programmer or keypad is not reasonably available from the issuing association or MLS. When a programmer or keypad is issued on a temporary basis, it shall be the responsibility of the Realtor® principal or the broker of record to advise the association or MLS in writing that the programmer or keypad has been issued, to whom, and the date and time of issuance within forty-eight (48) hours. It shall also be the responsibility of the Realtor® principal or the broker of record to advise the association or MLS in writing within forty-eight (48) hours after possession of the previously issued programmer or keypad has been reassumed. (Adopted 4/95)

9. **MLSs may, as a matter of local option, require placement of an MLS approved lock box on listed properties if any device giving access to real estate professionals and/or service providers is authorized by the seller and occupant and is placed on the property. The purpose of this requirement, if adopted by an MLS, is to ensure cooperating participants and subscribers have timely access to listed properties. Requiring that a lock box or other access device be “MLS-approved” does not limit the devices that satisfy the requirement to lock boxes leased or sold by an association or MLS. The MLS may require that the devices be submitted in advance for approval, and the access device may be any lock box or other access device that provides reasonable, timely access to listed property. The MLS also may revoke the approval and/or subject the participant to discipline if the device is used in a manner that fails to continue to satisfy this requirement. (Adopted 05/12)**

Section 2 Lock Box Key Deposits (Policy Statement 7.32)

Any funds accepted by a member association or association MLS as deposits for lock box keys shall be retained by the association or its MLS in a separate account so that the funds will be available to be refunded to depositors upon return of the lock box key to the association or its MLS. The funds deposited are to be retained for this purpose only and are not to be utilized in any other manner. The separate fund may be an interest bearing account with the interest retained by the association or association MLS unless as a requirement of law, or at the discretion of the association or association MLS, such interest shall be paid to the depositors.

Section 3 Centralized Key Repositories (Policy Statement 7.46)

A centralized key repository is defined as a system operated by an association multiple listing service which enables an MLS participant to place keys to listed properties in a central location to be made available to other participants and their affiliated licensees to facilitate the showing of listed properties. Under certain circumstances and subject to strict operational rules and regulations, an association multiple listing service may choose to operate a centralized key repository in lieu of a lock box system and still be eligible for coverage under the errors and omissions insurance program of the National Association of Realtors®. (Approved 2/86)

Section 4 Minimum Security Measures for Centralized Key Repositories of Association Multiple Listing Services (Policy Statement 7.47)

1. **A centralized key repository is defined as a system operated by a multiple listing service which enables a participant to place keys to listed property in a central location to be made available to other participants and their affiliated sales licensees to facilitate the showing of listed property.**

- 2. Use of the system must be strictly limited to participants and their affiliated sales licensees.**
- 3. Keys to listed property may not be submitted unless the property is exclusively listed by the participant and the listing agreement includes a provision whereby the seller specifically authorizes the listing participant to place keys in the system. In lieu of such authorization in the listing agreement, the MLS may require the seller's authorization be provided on a separate document prepared by the MLS.**
- 4. All keys to listed property must be stored in a locked, secure area in the association or MLS office.**
- 5. All keys become the property of the association or MLS.**
- 6. No key may be issued without the consent of the listing office. Any individual requesting a key must indicate, in writing, who in the listing office has authorized the showing.**
- 7. All keys must be coded in a manner which prevents their identification with a particular property until issued by an authorized representative of the association or MLS.**
- 8. Any person losing a key must immediately advise the property owner and the listing broker and offer to have all necessary locks changed as quickly as possible.**
- 9. The issuance of keys must be discontinued immediately upon request of the seller.**
- 10. Keys must be issued for a specified period of time and failure to return a key within the allotted time shall be considered as a violation of the rules or procedures. When a key is more than twenty-four (24) hours overdue, the association or MLS must contact the person to whom the key was issued and the principal broker or branch manager of the firm to confirm the key has not been lost or stolen and to request its immediate return.**
- 11. Keys must be destroyed or returned upon expiration of the listing or upon closing (whichever occurs first) or earlier at the direction of the listing participant.**
- 12. All rules and procedures for the operation of any centralized key repository must be in writing and be submitted to the National Association for review and approval prior to implementation.**
- 13. Any association member or employee involved in the administration or operation of the system shall be bonded.**

Internet Advertising Policy

Definitions:

Advertising or marketing real property – an Internet site which consists of information regarding properties which have been listed with a real estate brokerage, the identity of that real estate brokerage or licensee for each property and information related to those properties.

Advertising or marketing of real estate brokerage services – An Internet site which includes an offer or solicitation to provide services related to marketing or identifying real property for sale or lease.

1. A licensed firm which has authorized advertising or marketing real property on a site on the Internet must include on the page on which the firm's advertisement or marketing appears the following data:
 - The city in which the property being advertised or marketed is located.
 - The Firm's name as registered with (name of real estate regulatory body, commission, board etc.) or the d/b/a (doing business as) name it has registered with the appropriate state agency, commonly recognized abbreviations are permitted: and
 - If the firm does not hold a real estate brokerage license for the jurisdiction in which the property is located, the regulatory jurisdiction (s) in which the firm does hold a real estate brokerage license.
2. A licensed firm advertising or marketing real estate brokerage services on a site on the Internet must include on the firm's home page or on a clearly identified link appearing on that page, the following data:
 - The firm's name as registered with (name of real estate regulatory body, commission, board etc.) or the d/b/a (doing business as) name it has registered with the appropriate state agency, commonly recognized abbreviations are permitted.
 - The city and state in which the firm's office is located; and
 - The regulatory jurisdictions in which the firm holds a real estate brokerage license.
3. A licensee who has authorized advertising or marketing real property on a site on the Internet must include on the page of the site on which the licensee's advertisement or information appears the following data:
 - The licensee's name.
 - The city in which the property being advertised or marketed is located.

- The name of the firm, in a font type no smaller than the name of the licensee, with which the licensee is affiliated as that firm name is registered with (name of real estate regulatory body, commission, board, etc. or the d/b/a (doing business as) name the sponsoring brokerage has registered with the appropriate state agency, commonly recognized abbreviations are permitted; and
 - If the licensee does not hold a real estate broker license for the jurisdiction in which the property is located, the regulatory jurisdiction(s) in which the licensee does hold a real estate broker license.
4. A licensee advertising or marketing real estate brokerage services on a site on the Internet must include on the firm's home page or on a clearly identified link appearing on that page, the following data:
- The licensee's name.
 - The name of the firm, in a font no smaller than licensee's name, with which the licensee is affiliated as that firm name is registered with (name of real estate regulatory body, commission, board, etc.) or the d/b/a (doing business as) name the sponsoring brokerage has registered with the appropriate state agency, commonly recognized abbreviations are permitted.
 - The city and state in which the licensee's office is located; and
 - The regulatory jurisdiction(s) in which the licensee holds a real estate broker license.
5. A licensed firm using internet electronic communications, such as e-mail, e-mail discussion groups, and bulletin boards, for advertising or marketing purposes, must include on the first or last page of all communications the following data:
- The firm's name as registered with (name of real estate regulatory body, commission, board etc.) or the d/b/a (doing business as) name it has registered with the appropriate state agency, commonly recognized abbreviations are permitted.
 - The city and state in which the firm's office is located; and
 - The regulatory jurisdiction(s) in which the firm holds a real estate brokerage license.

This rule shall not apply to communications between a licensed firm and a member of the public provided that (i) the member of the public has sent a communication to the licensed firm; and (ii) that the licensed firm's initial communication contained the information required above.

6. A licensee using Internet electronic communications, such as e-mail, e-mail discussion groups, and bulletin boards, for advertising or marketing purpose, must include on the first or last page of all communications the following data:

- The licensee's name.
- The name of the firm with which the licensee is affiliated as that firm name is registered with (name of real estate regulatory body, commission, board etc.) or the d/b/a (doing business as) name it has registered with the appropriate state agency, commonly recognized abbreviations are permitted.
- The city and state in which the licensee's office is located; and
- The regulatory jurisdiction(s) in which the licensee holds a real estate broker license.

This rule shall not apply to communications between a licensee and a member of the public provided that: (i) the member of the public has sent a communication to the licensee; and (ii) that the licensee's initial communication contained the information required above.

7. A licensed entity advertising or marketing real property on a site on the Internet that is either owned or controlled by the licensed entity shall periodically, but not less than every thirty-one (31) days, review the advertising and marketing information on the site concerning real property listed by the licensed entity to assure it is current and not misleading. Whenever information on properties listed by other licensed entities is displayed or distributed on a licensed entity's site, the site shall disclose when the information was downloaded or that the information displayed or distributed is information currently available from another identified source.
8. Licensed entities may display and distribute, electronically or otherwise, information about properties listed by other licensed entities only with the authorization of the listing broker. This authorization may be express or, if both licensed entities participate in a cooperative service, may be set forth in the rules of that service. Licensed entities may not alter the online display or any information about the listing without the written permission of the listing broker.

Social Media Policy

The Egyptian Board of Realtors®, Inc. respects the right of its members to engage in blogging, social networking, and other public discourse via the internet. This policy sets forth some guidelines for appropriate use when participating in such activities via the EBOR Members Only Page on FaceBook. The EBOR Members Only Page was created to share information on various real estate topics and announcements of local, state, and national events related to real estate and advocacy. Therefore, the following guidelines must be followed:

- ***No Hate Speech or Bullying or Personal attacks***
- ***Be Kind and Courteous and Respectful***
- ***Respect Everyone's Privacy***
- ***No personal marketing or solicitation of listings, products or services***
- ***No disparaging remarks about the Association, staff or members***
- ***No disparaging communications meant to demean individuals based on sex, sexual orientation, disability, age, religion or any characteristic protected under federal, state or local law.***
- ***No sharing of information or posts to those outside of the closed group on the page.***
- ***No vulgar or sexually explicit language.***
- ***Must correct and/or remove any misstatements as quickly as possible***

In the event the Administrator of the EBOR Members Only page determines that someone has violated one of the guidelines, the individual may be muted and/or removed from the page. The Administrator will give notice to the individual of the violation. Repeat violations may result in the individual permanently losing access to the EBOR Members Only page. The AE will act as the Administrator.

Working with Agents outside local MLS

Cooperation and compensation for members of Egyptian are usually determined by an agents' participation in their local MLS (RMLS Alliance) however, there may be instances when those policies may not apply such as working with agents outside their local MLS.

While the Egyptian Board of Realtors® does not dictate brokerage business policies, the following suggestions are offered:

In the event a member of the Egyptian Board of Realtors® and/or the RMLS Alliance MLS is contacted by a broker outside of the local MLS (RMLS Alliance) to show their listed property, write an offer, etc., that Non-Member Managing Broker may enter into a cooperation agreement of their own making with said member broker/subscriber prior to engaging in services.

The cooperation agreement may contain, at a minimum, the following:

- 1. Identity of all participating brokers**
- 2. Duties and Responsibilities**
- 3. The scope of the agreement.**
- 4. Dispute resolution methods; and**
- 5. Compensation terms**

To protect their interest and the interest of the client, the Managing Broker may request a copy of a photo ID and a copy of a current broker's license from the Managing Broker and the Broker from the firm wishing to cooperate.

In addition, members of the Egyptian Board of Realtors® should use forms and agreements they are familiar with such as those provided by the Association. The cooperating agent may not wish to present an offer to the listing broker on a form not familiar to them. Therefore, it may be helpful to provide a Draft Copy of the EBOR Sales Agreement to the cooperating broker for them to familiarize themselves and their clients with the EBOR form.

The choice of which form to use is ultimately with the client. If they choose a form their agent is not familiar with, the agent should refer the client to their own attorney.

The listing agents should also be careful to only share Client Copies of the Listing Data Sheet with the cooperating agent so as not to share confidential information.

SERVICES

Continuing Education

Egyptian Board of Realtors® , Inc. will offer at least the minimum required number and type of continuing education classes for each license renewal.

Grievance Policy

EBOR member's and members of the public have the right to file a grievance against a REALTOR® member for an Ethics violation. Instructions and forms are available on the EBOR website. EBOR members also have the right to file a request for Arbitration against another REALTOR® member.

Regular Meetings

Members have the right to attend regularly scheduled General Membership Meetings. Meeting dates and times are posted on the board calendar located on the Portal. Reminders may also be posted on the MLS message board.

Multi Listing Service

REALTOR® members and Appraiser Affiliate members may participate in the MLS. A participation/user agreement is required, and fees are billed to the Users on a quarterly basis. For more information regarding the MLS, refer to Egyptian Board of Realtors®, Inc. Bylaws, MLS Rules & Regulations, MLS Compliance Policy

Dotloop

Realtor® members have access to auto fill forms on Dotloop at their own expense.

Lockboxes

The Designated Realtor® for each office may participate in the Lockbox program. Lockboxes are loaned to the Realtor® office by the board. The office will then be accountable to the board for maintaining and locating any lockboxes loaned to their office.

Forms

REALTOR® members have access to the EBOR forms and the ILLINOIS REALTORS® forms per the license agreement with ILLINOIS REALTORS®. Forms from the REALTOR® LAND INSTITUTE are also available per the license agreement with RLI.

Emergency Contact System

In the event of an emergency, the EBOR staff will send messages out via email and voice to affected members.

EBOR Web Portal

An online web portal is available to the membership for the purpose of registrations and bill payments.

Production Awards

In the Spring, the Awards Committee will conduct a Recognition and Celebration of production for the Realtor® members.

Education/Technology Training

The Ed/Tech Committee will plan and hold an annual Ed/Tech Day for members. In addition, they may be called upon to help the AE plan an educational component for the General Membership Meetings and other training as needed.

Annual Safety Training

A Task Force may be assigned to provide a Safety Workshop or Training for the members.

Young Professionals Network

Because relationships and networking are vital for member retention, EBOR launched the YPN. The YPN was formed primarily for members who have been in the industry for 5 years or less. Their focus is on education, training and charitable fundraising with a social aspect.

Website

The Association will maintain a Consumer Facing Website with a Members Only section which will be a resource to the members of minutes, financials, governance docs, etc. The Consumer side of the website will feature a basic property search and a Realtor® search. It will also educate the consumer about the purpose and goals of the organization including Community Outreach, Partnerships and Advocacy.

COMMITTEES

Members may volunteer for any committee by completing a Committee Application. Each year, the incoming President will appoint new committee members where needed. All appointments are subject to approval by the Board of Directors.

STANDING COMMITTEES

BYLAWS COMMITTEE: This committee is comprised of at least 5 members. The chair of the committee may be appointed by the President from the current Board of Directors. Their task is to regularly review the current Bylaws and the Policies & Procedures for EBOR. Knowledge of EBOR Governing Docs is a must. Attendance at one ILLINOIS REALTORS® and/or NAR meeting on Policies & Issues is strongly recommended.

EDUCATION/TECHNOLOGY COMMITTEE: This committee consists of up to 10 members. Their task is to plan an annual education and technology event for the membership. They also may assist with education at the quarterly New Member Orientation.

FINANCE, AUDIT & BUDGET COMMITTEE: This committee consists of up to 7 members including the Secretary/Treasurer. They meet at least quarterly to review financials and budget vs actual expense analysis. They also assist AE in preparing the budget for the next Fiscal Year. The chair of the Committee presents a report at the Board of Directors and General Membership Meetings. An understanding of Accounting principles and Financial Statements is helpful.

GRIEVANCE COMMITTEE: This committee consists of at least 5 members appointed to staggered 2 year terms by the President. Committee members are required to attend the annual Professional Standards Workshop and to have an understanding of the Professional Standards Process.

LEGISLATIVE COMMITTEE: This committee consists of at least 5 members. Their task is to help keep the membership informed on current legislative issues which impact the real estate industry and home ownership rights. In addition, they plan RPAC fundraising events. Members should be willing to attend at least one Business Meeting per year at ILLINOIS REALTORS® or NAR to stay current on pending legislation.

MLS COUNCIL: The MLS Council consists of three (3) members appointed to staggered 1, 2, and 3 year terms by the President subject to approval by the Board of Directors. Their role is to represent members of the Egyptian Board of Realtors® on the Regional MLS Alliance, LLC. Effective January 1, 2020 educational requirements are required for new and existing

Council members. Acceptable education would be annual attendance at an NAR Multiple Listing Policy Committee Meeting or MLS Certification through the Council of MLS (CMLS).

Appointees to the MLS Council are expected to follow directives given from the Egyptian Board of Directors on issues regarding MLS Rules and Regulations and Governance policies.

NOMINATING COMMITTEE: This committee consists of up to 7 members. Their task is to solicit and recommend nominees to the Board of Directors for leadership positions.

SPECIAL COMMITTEES

AWARDS COMMITTEE: This committee is comprised of at least 5 members. Their task is to plan an Annual Awards Event to recognize members' achievements. They will work closely with the Association Executive.

CONTRACT COMMITTEE: This committee consists of up to 5 members. Their task is to review EBOR contracts and make recommendations on an as needed basis as requested by the Board of Directors.

REALTOR® OF THE YEAR COMMITTEE: This committee consists of 7 members: 3 former ROTY recipients and 4 REALTOR® members. Their task is to review applications from the membership and select a recipient for the award based on established criteria.

FINANCIAL PRINCIPLES OF OPERATION

Introduction

This document serves as a compilation and codification of those basic financial principles which serve as the basis for many of the operating procedures of the Egyptian Board of Realtors[®], Inc. Financial Policy.

Also included in this document is a list of financial policies which, by their nature, their significance, and their direct member impact, require approval by Egyptian Board of Realtors[®], Inc. Board of Directors, along with comments on the administration of those policies.

This document will be updated periodically to accurately reflect changes in operations and approved as needed by the Board of Directors.

Governance Structure and Bylaws Requirements

Financial Governance Structure

The Bylaws of the Egyptian Board of Realtors[®], Inc. govern, guide and direct the financial operations of the corporation, laying the official foundation and framework for all financial policies and decisions. The hierarchy of financial operations runs from the Board of Directors, through their elected Secretary/Secretary/Treasurer and appointed Finance Committee down to staff, managed on a daily basis by the Association Executive.

The Bylaws begins by defining the membership of the Board of Directors as the governing body of the organization. From that body, members are elected to serve as officers of the corporation, one of which is the Secretary/Treasurer. The Secretary/Treasurer is defined as the “custodian of the funds and securities and the collecting and disbursing officer of the Association.”

The Bylaws also defines the membership of the Finance Committee of the Association, listing the Secretary/Treasurer as a member of the Committee. The Committee is charged with the creation of the annual budget for the Association, for review and approval by the Board of Directors.

Another requirement of the Bylaws is that the “accounts” of the Association be audited or reviewed annually by a CPA firm designated by the Board of Directors.

Budgets (Concepts)

Egyptian Board of Realtors[®], Inc. planning & budgeting process is conducted on a one-year cycle. Budgets are developed at the program level by the Association Executive to define the revenue, direct expense, and labor components for each program within the Association’s operating budgets.

All budgets are created and reviewed in detail by the Finance Committee and submitted to the Board of Directors. Any necessary adjustments are incorporated into the budget numbers and then presented to the Association Executive for final internal review and approval before release to the members.

Independent Auditor Selection

The accounts of the Egyptian Board of Realtors[®], Inc. shall be reviewed or audited annually as of the close of the fiscal year by a Certified Public Accountant. An accounting firm is selected by the Finance Committee and approved by the Board of Directors.

It is the Association’s policy to conduct an official search for an accounting firm at least every seven years. The process is initiated by requesting proposals (RFPs) from selected accounting firms (which may include the existing accounting firm). After the Finance Committee reviews the proposed responses, all or some of the firms are asked to conduct

a formal presentation for the Finance Committee to provide specific information regarding services and fees. The Committee will then vote on which firm to hire for a specific term (usually five years).

Insurance

The insurance policies and coverages required for Egyptian Board of Realtors®, Inc. are managed by the Association Executive.

Periodically, every few years, carrier bids are requested to ensure that Egyptian Board of Realtors®, Inc.'s insurance costs remain market competitive.

Traditional lines to be managed and obtained as described above include property, boiler and machinery, inland marine, general liability, automobile, garage keepers, crime, workers compensation, umbrella, kidnap and ransom, international liability, fiduciary ILLINOIS REALTORS and cyber liability. Errors and omissions/Directors and officer's coverage.

Association Payment Policies

Corporate Resolutions

Corporate resolutions are legal documents that define which individuals are authorized to act on behalf of the corporation. Most commonly, they are required by banks and securities firms where financial transactions will occur. The Board of Directors approves corporate resolutions as needed for the Association.

The Board of Directors meets several times a year. Because of its large size, Egyptian Board of Realtors®, Inc. utilizes a Board approved certified corporate resolution to satisfy ongoing financial institution requirements for authorization to open and maintain financial accounts as the need arises. The Association Executive serves as the Association's Corporate Secretary.

A new corporate resolution is put before the Board of Directors whenever a change in the Association Executive position occurs, or whenever changes occur in financial institution authorization requirements that necessitate Egyptian Board of Realtors®, Inc. to also make language revisions within its own document.

Any new corporate resolutions that require approval are included on the consent agenda of the Board of Directors next regularly scheduled meeting. Copies of the executed resolution are submitted to all financial institutions where Egyptian Board of Realtors®, Inc. maintains existing accounts, or opens new accounts, and is accompanied by a letter of direction signed by the corporate secretary.

The Leadership Team is empowered on behalf of the Board of Directors to approve corporate resolutions that must be executed outside of normally scheduled Board of Director meetings.

Banking Institutions

Egyptian Board of Realtors®, Inc maintains its primary banking relationship in Marion, IL where its offices are located.

Banking institutions utilized by Egyptian Board of Realtors®, Inc. must carry the maximum FDIC insurance limits on interest and non-interest bearing accounts, as well as meet outside audit review requirements.

Periodically, the Association Executive may conduct a formal review process by issuing requests for proposal of services from banks equipped to handle the asset size Egyptian Board of Realtors®, Inc. and that have divisions dedicated to not-for-profit clients. Final findings and recommendations for approval are presented to the Finance Committee.

At a minimum, once every five (5) years, banking relationships and fee structures are assessed and based upon results, the Association Executive may determine that the formal review process is not necessary. In this event, the Association Executive will present the findings to the Secretary/Treasurer and seek his/her approval to maintain an existing banking relationship.

Association Payment Policies

The payment policies of the Association are designed to maintain positive vendor relationships, preserve the Association's credit worthiness, and maximize the benefits of positive cash flow in the organization.

Vendor Payment Terms

The Association's standard policy is to provide payment to vendors performing services or providing goods with a term of net 30 days. An alternative payment term may be established for a particular vendor upon entering into a contractual arrangement with the Association and these exceptions are handled on a case by case basis.

Certain types of obligations necessitate immediate issuance of payment, such as for utilities, taxes, refunds/rebates, employee and member travel reimbursements, sponsorships, deposits, and required advance purchase of services/subscriptions.

Any change in the terms of payment for an existing vendor or for acceleration of a particular payment to a vendor must be approved by the Disbursements Director or Association Executive.

Check Signing Authority

In accordance with Egyptian Board of Realtors®, Inc.'s policy, authorized signers are those designated by the Corporate Secretary and who hold one of the following offices of the Corporation: President, President Elect, Secretary/Treasurer, and Association Executive.

Corporate Credit Cards

Corporate credit cards (defined as cards where Egyptian Board of Realtors®, Inc. bears the responsibility for card payment, as well as risks of card usage) are only issued to the Egyptian Board of Realtors®, Inc. Association Executive.

Corporate credit cards are not provided to Egyptian Board of Realtors®, Inc. staff, except for the Association Executive. Payments made on the cardholder accounts are the full balance and closely monitored to insure each payment is applied correctly.

Government and Compliance Reporting

Required Government Compliance Filings

It is Egyptian Board of Realtors®, Inc.'s policy to strictly adhere to all governmental and regulatory reporting deadlines, without exception.

IRS 1099s:

During the course of the fiscal year, the Association Executive monitors and tracks vendors receiving payments and the types of payments received for compliance with IRS 1099 reportable income regulations.

All vendors initially performing services or providing goods are required to submit a completed W9 form to the AP department before payment is released. Paper 1099 forms are prepared annually for the previous calendar year activity and sent to all eligible recipients no later than the stated IRS deadline date, which is normally January 31st. Subsequently, files containing all 1099 activity are filed with the IRS by the stated deadline date (normally March 31st).

RPAC & Corporate Communications:

The Illinois Realtors is responsible for compiling and electronically filing all required reports with the Federal Election Commission ("FEC") with information supplied by the Association Executive.

Reports for the receipt and expenditure activity of the REALTORS® Political Action Committee are normally due by the 20th day of the month following the close of a stated period of activity. Filing periods and due dates vary in an election year. As needed, Finance prepares and electronically files all 24 and 48 hour reports related to independent expenditure activity.

Corporate communications to members, resulting from expenditures made from Egyptian Board of Realtors®, Inc.'s Political Advocacy Fund, are also prepared and electronically filed by Finance with the FEC. Reports are normally due by the 15th day of the month following the end of a stated quarter of activity.

FEC filing periods and due dates will vary in an election year.

IRS Form 990 and 990-T Tax Reporting

Egyptian Board of REALTORS®, Inc. is classified as a 501(c)6 tax exempt trade association by virtue of an IRS determination letter. On an annual basis, 501(c) 6 organizations are required to complete the IRS Form 990 – Return of Organization Exempt from Income Tax. This return is designed to provide the IRS, the public and other interested parties with information regarding tax exempt organizations. Accordingly, Egyptian Board of REALTORS®, Inc. completes this return each year.

Even though Egyptian Board of REALTORS[®], Inc. is a tax exempt organization, it generates some income (ex. advertising revenue) that is unrelated to its tax exempt status. This income is reported annually on the IRS Form 990-T – Exempt Organization Business Income Tax Return and any corresponding tax liability is remitted in a timely manner.

To ensure the association's tax exempt status is protected, unrelated business income is monitored on an on-going basis.

Compensation

Compensation for staff of Egyptian Board of Realtors®, Inc. is determined by the Association Executive. All position salaries are reviewed annually as part of their performance review.

Salaries for the Association Executive are reviewed annually by the President and President-Elect as part of the performance review. Increases and bonuses are determined based on cost of living adjustments, merit, and comparison with others in similar type and size associations.

Employees' Wages

Employee wages including bonuses are reported on the IRS Form W2 for each employee on an annual basis.

IRS Form W2 will also include other reportable non-cash benefits received such as payments for travel related reimbursements deemed by the IRS to be compensation.

Employees may receive a "gross up" tax reimbursement for certain payments (such as spousal travel on business trips) which is also reported on the Form W2.

Payroll and Benefits Providers

Egyptian Board of Realtors®, Inc. does not provide a company insurance plan but will pay the individual's monthly health insurance premium up to a dollar amount stipulated by the Board of Directors. This benefit is for full time employees only.

Payroll Pay Periods

Employees are paid on a semimonthly basis; the 5th and the 20th of each month. The payment methods are direct deposit. Employees are paid "current" for each pay period and any overtime or adjustments are processed as needed.

Travel and Entertainment Employee Credit Card Policy

The travel and entertainment card format may be used to purchase airfare, lodging, meals and travel related incidentals. Employees are responsible for the card's safekeeping and it should not be used by anyone other than the cardholder. Failure to use the card in accordance with approved policies may result in revocation of the card and may involve appropriate disciplinary action up to and including termination.

Dues and other revenue processing

Acceptable Forms of Payment

Acceptable forms of payment are Cash, Checks, and Credit Cards. The Accounts Receivable department processes the revenue receipts for the Egyptian Board of Realtors®, Inc. The Egyptian Board of Realtors®, Inc. policy does not allow for saving an individual's credit card information.

Dues and Assessment Refund Policy

Egyptian Board of Realtors®, Inc. is responsible for processing dues payments from REALTOR® and Affiliate members. Unforeseen circumstances or life changing events transpire throughout the year that affects these members. With this in mind, we have established a refund policy that fairly addresses the needs of our members while maintaining fiscal prudence for the organization.

Egyptian Board of Realtors®, Inc. will adhere to the following refund policy regarding dues and special assessments.

If renewing membership for the new calendar year is cancelled by the member prior to January 1, the Egyptian Board of Realtors®, Inc. dues and assessment fees will be refunded directly to the member if the payment has been sent to Egyptian Board of Realtors®, Inc.

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

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

Financial Reporting and Accounting policies

Financial Reporting

Egyptian Board of Realtors®, Inc. members will periodically receive financial statements, financial statements include profit and loss statements by division level and the supporting detail. The profit and loss statements compare actual activity to the budget numbers approved by the Board of Directors provided by the Finance Committee and Association Executive.

Egyptian Board of Realtors®, Inc. Finance Committee receives financial statements which include programmatic and divisional operating results, balance sheet, an investment summary, and a capital expenditure summary. As Staff Executive to the Finance Committee, the Association Executive distributes these statements via electronic means to the Finance Committee.

Financial Reporting also prepares year-end consolidated and combined financial statements including required footnote disclosures of Egyptian Board of Realtors®, Inc. and its subsidiaries, ILLINOIS REALTORS®, Institutes, Societies, and Councils (ISCs). These statements are audited and presented to the Finance Committee by an independent CPA firm. Egyptian Board of Realtors®, Inc. Board of Directors also receives the audited financial statements on a consolidated and combined basis annually.

Accounting Policies

Fiscal Year

Egyptian Board of Realtors®, Inc. has a fiscal year-end of September 30, as dictated by Egyptian Board of Realtors®, Inc. Bylaws.

Investments

The Association's investments in securities with readily determinable fair values are stated at fair value on the balance sheet. Alternative investments held by the Association are carried at a fair value based upon the market prices of the underlying funds. Realized and unrealized investment gains and losses are reported separately on the income statement. The cost of the securities sold is based upon specific-identification method. Money market accounts and securities with original maturities of three months or less are classified as cash equivalents

Property & Equipment

Property and equipment are stated at cost. Depreciation and amortization are computed using the straight-line method over the following useful lives of the assets:

	Years
Buildings	40
Building improvements	10
Furniture	10
Copiers	5
Equipment	5

Leases

Egyptian Board of Realtors[®], Inc. leases space in its building in Marion to service commercial tenants. Tenant rent is recognized on a straight-line basis over the term of the lease. Tenant improvement allowances granted to tenants as incentives to enter into the leases are recorded as deferred assets and are amortized over their respective lease terms against rental income. Lease commissions are recorded as deferred assets and the expense is amortized over their respective lease term.

Revenue & Expense Recognition

Membership dues, subscriptions and convention revenues are recognized in the year in which they are paid. Sales of publications and other materials are recorded upon shipment of the goods. Expenses are recognized when incurred.

Reconciliations and Reviews

All balance sheet accounts are reconciled on either a monthly or a quarterly basis based upon materiality. In addition, analytical reviews are completed by the Association Executive on a monthly as well as on an “as needed” basis that tests logical relationships among accounts and among events. Unusual or incorrect results are investigated, and adjustments are made as warranted.

Capital assets

Capital Policy

For each budget cycle, Egyptian Board of Realtors[®], Inc. Finance creates the operating budget. An acquisition can be considered capital if it is over \$1,500 and its useful life is over 1 year.

Budget Policy

The Budget Policy, approved by the Board of Directors, details the policy and process for requesting adjustments to the Egyptian Board of Realtors[®], Inc. budget. Any changes in the policy are recommended by the Finance Committee to the Executive Committee for approval before going forward to the Board of Directors for final decision.

The Finance Committee addresses requests for adjustments to current year program budgets at their regularly scheduled meetings.

The Secretary/Treasurer may convene a meeting of the Finance Committee, via conference call, if the nature and timing of a proposed adjustment requires consideration by the Finance Committee outside their normal meeting schedule.

The Association Executive has the authority to direct reprogramming of funds within the current year operating budget, and duly notice on the monthly financial reports.

Investment Policy

The Investment policy guideline for all funds of the Association is approved by the Board of Directors. The Secretary/Treasurer, Association Executive, or other authorized staff as designated by the Secretary/Treasurer or Association Executive, are authorized to invest excess cash in the funds within policy guidelines.

Employee Travel Reimbursements

Egyptian Board of Realtors®, Inc. will reimburse employees for "reasonable" travel expenses incurred by employees for bona fide Association-related travel. The term "reasonable" indicates that the Association recognizes an individual's normal needs and will reimburse such expenses in line with costs in that geographic area and the nature of the employee's assignment and responsibility.

Every employee is expected to exercise prudence and due care in the expenditure of Association funds. There are specific guidelines based on Internal Revenue Service requirements covering the various types of expenses for which receipts are required. Egyptian Board of Realtors®, Inc. requires original receipts for all expenditures. Note: Per IRS Regulations, all original receipts for lodging and transportation should be submitted with expense report, regardless of amount. Senior management reserves the right to require receipts for all expenses for those employees for which they are responsible. The employee must maintain records of all his/her expenses and report them via the Expense Report system. Any questions regarding an expense item should be discussed with the employee's immediate supervisor prior to incurring the expense.

On an annual basis, the Internal Revenue Service issues an optional standard mileage rate for the use of a car for business. Documentation to verify mileage must be provided. The Egyptian Board of Realtors®, Inc. will reimburse for approved mileage based on the annual standard mileage rate used by the IRS.

Each supervisor and approver is responsible for providing, educating and guiding employees in their understanding of the travel policies of the Egyptian Board of Realtors®, Inc.

Outstanding business-related travel expenditures remain solely the responsibility of the employee. These expenses will not be reimbursed until the expense report with proper documentation has been submitted for Association approval. If there are any outstanding expense reimbursements, the Association expects the employee to settle the account prior to departure.

The employee must submit his/her expense report within 30 days of the business trip. Finance reserves the right to deny reimbursement for expense reports submitted after the 30 day deadline.

Member Travel Reimbursements

This policy is designed to:

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

Egyptian Board of Realtors®, Inc. will reimburse expenses submitted which are in compliance with IRS requirements and the Egyptian Board of Realtors®, Inc. Travel Policy.

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

Note that on an annual basis, the Internal Revenue Service issues an optional standard mileage rate for the use of a car for business. The Egyptian Board of Realtors®, Inc. will reimburse for approved mileage based on the annual standard mileage rate used by the IRS.

BUDGET POLICY

This document describes the Egyptian Board of Realtors[®], Inc. Budget creation process and procedures for requesting budget adjustments.

Along with the Association Executive, the Finance Committee is responsible for the preparation of the Association's annual budgets, using the Strategic Plan as a guideline, and submission of the budgets to the Board of Directors for approval.

The planning & budgeting process is conducted on a fiscal year cycle. Budgets are developed at the program level by the Association Executive to define the revenue, direct expense, and labor components for each proposed program within all of the Association budgets. Finance Committee recommendations are submitted to the Board of Directors for final approval.

Each year at the midyear meeting, the Board of Directors approves the Association's proposed annual budgets for the following fiscal year. Subsequent to this approval, circumstances may arise in the course of that operating budget year, or even prior to its start, which necessitate adjustment of funding to accomplish enhanced, new, or changed priorities within the Association's budgetary plan. When these events occur, it is the responsibility of the Association Executive to work with senior management to identify the financial impact to the Association, as well as review options of what could be reprogrammed in their area to cover funding for the request. Any resulting recommendations detailing the proposal for funding, along with rationale to support the request, are presented for review and approval to the Finance Committee and to the Board of Directors before inclusion in the Association's approved operating budget can occur.

At their regularly scheduled meetings and as otherwise deemed appropriate, the Finance Committee will review the underlying assumptions that were used to develop budgeted funding levels for the Association. Among the areas inclusive in this review are membership levels, interest income, taxes, and interest expense. The Finance Committee may recommend to the Board of Directors that certain funding adjustments are made to the current year and/or next fiscal year operating budget as a result of these reviews.

From time to time, it may be deemed prudent and advisable for the operating budget to reflect a net loss, or budgeted expenditures in excess of budgeted revenues. Should the Association's current year operating budget bring about a net loss position as a result of additional funding adjustments approved by the Finance Committee and Board of Directors outside of the normal budget review process, the projected loss position will be used to compare against the actual financial results. The Finance Committee will closely monitor the financial results on a monthly basis, coupled with review of program forecasts, to determine the extent of the projected year-end loss and conclude whether adequate reserve levels exist to absorb the loss. Should it be determined that the loss may bring the reserve levels below the core reserve requirement, the Finance Committee may

propose recommendations to reduce the core reserve requirement or for reducing programming costs. These recommendations will be presented to the Board of Directors for review and approval.

General Guidelines

The following section describes the procedure for requesting budget adjustments.

The requests should be anticipated at least thirty (30) days prior to the next upcoming meeting. The Association Executive must notify the Finance Committee that a request will be forthcoming and coordinate the date the completed request is needed.

The Association Executive must fill out a memo of explanation and any other necessary supporting documentation and send it to the Finance Committee for initial review. The memo must include the recommendation as to what could be reprogrammed in their area to cover funding for the request. The Association Executive will be contacted if further explanation or clarification is needed. The request will then be given to the Secretary/Treasurer for final review and discussion with the Finance Committee's meeting agenda, as deemed appropriate.

The Finance Committee reviews the request for financial integrity and available Association funding and approves or denies the request.

If approved, the Finance Committee then presents the request to the Board of Directors for final approval. The Board of Directors approves or denies the request.

In the event a funding adjustment request is not known thirty (30) days prior to a Finance Committee meeting, a decision will be made by the Secretary/Treasurer whether or not to reconvene a quorum of the Finance Committee to review the request. If it is not possible to reconvene a meeting of the Finance Committee, the Board of Directors may approve a request "subject to" review and approval by the Finance Committee.

Note: The Association Executive has the authority to direct reprogramming of funds within the current year operating budget of up to \$1500 per occurrence, and duly notice on the monthly financial reports.

Receipts

Receipts are required for all expenditures and must be submitted with an expense report regardless of the amount. Receipts are required for all lodging, meals, air travel and car rentals, regardless of amount.

All required receipts and the associated Expense Report must be received by the Association Executive for approval within 30 days of the incurring the expense. The

President approves reimbursement requests for mileage and other expenses from the Association Executive.

ATM Advances

If necessary, employees can use the corporate credit card to obtain cash advances to be used for travel expenses. The corporate vendor provides a 24-hour 800 number to call for locations.

The corporate card cannot be used for personal cash advances. All advances taken and shown on the statement must be accounted for on the expense report as expenses (e.g. Tips, Taxis, Meals, etc.).

Employees will be limited to a \$200 withdrawal per 24 hour period and a \$500 cumulative total per week (7 days).

A small fee will be charged to the corporate card for cash advances Egyptian Board of Realtors®, Inc. will reimburse the fee if the cash advance is accounted for on an expense report as a business expense AND if the minimum withdrawal is at least \$100. Employees will not be reimbursed for withdrawal fees for withdrawals less than \$100. Any ATM fee charges should be entered in the expense report as Expense Type of Fee-ATM.

Reimbursable Expenses

This section details the comprehensive list of employee travel reimbursable expenses permitted by the Egyptian Board of Realtors®, Inc.

Egyptian Board of Realtors®, Inc. qualifies the following expenses as reimbursable for members traveling on behalf of the Association:

- Airline/Rail Transportation
- Car Rental
- Use of Personal Cars-Mileage and Parking
- Taxis/Public Transportation
- Lodging
- Meals& Incidentals
- Guest Entertainment
- Tips
- Telephone/Fax
- Hotel Internet Connection Fees
- Other Expenses

Airline/Rail Transportation

Note that employees should not use their corporate or personal credit cards (or any other method of payment) to pay for other employee or member airfare/rail transportation costs. Employees are allowed to make arrangements directly with carriers in person or via phone on online websites.

Employees must purchase seating in the Economy or Coach class of fares. Additional costs for premium class seating (ex. - first class, business class, economy plus, etc.) are not reimbursable. Tickets should be purchased as early as possible to take advantage of the lowest costs.

- 1) Seat assignment fees within the Economy or Coach classes are reimbursable. However, convenience charges such as fees for extra leg room, priority check-in and express security clearance fees, etc. are not reimbursable.
- 2) Checked and carry-on baggage fees (up to a total of 2 checked bags per trip) are reimbursable. However, overweight baggage fees are not reimbursable. .

Non-refundable tickets should be the first choice. The cost can be 40-50% lower than a refundable ticket. The majority of non-refundable tickets can be changed for a \$75 - \$100 fee which is still a savings on purchasing a refundable ticket. Restrictions on tickets should be carefully reviewed. If an employee purchases a non-refundable ticket and is unable to use it, he/she should contact the airline to determine if the ticket can be used for a future trip. The tickets are usually good for one year from the purchase date and can be used towards the purchase of a new ticket as long as the trip is on the same airline and in the same person's name.

Benefits from airline promotions, such as free tickets for frequent fliers, merchandise, etc. that accrue as a result of Egyptian Board of Realtors® paid travel belong to Egyptian Board of Realtors®, Inc. and must be used for Egyptian Board of Realtors®, Inc. related business. Benefits as a result of voluntary bumping may be retained by the employee. An employee will not be reimbursed for business use of frequent flyer miles or vouchers, vouchers for bumping, discount coupons or other instruments of value. Such discount instruments, if earned as a result of personally paid travel, should be used for subsequent personal travel.

Employees should get approval from his/her supervisor when choosing rail transportation as method of travel, and all due care should be taken to book the most economical means of travel.

Airline and rail transportation receipts must be submitted regardless of the expense amount.

Car Rental

Rental cars will not be reimbursed by the Association during the annual meetings, unless authorized for official Association business.

Only compact or intermediate size cars are authorized. There may be circumstances which would permit a full size car rental, such as use by three or more people with luggage, special equipment, etc. In these cases, an explanation is required in the online expense report.

Car rentals must be charged to the employee's corporate card. All insurance options must be declined as these are automatically covered by the corporate card. Egyptian Board of Realtors®, Inc. will not reimburse fees for insurance purchased from the car rental company. Any accident involving a rental car used on official Association business needs to be reported by next the business day for insurance coverage purposes.

Car rental receipts must be submitted regardless of expense amount. Rental cars are reimbursable only when other methods of transportation are not obtainable. Staff executives must be consulted if a member needs to rent a car. If it is necessary to rent a car, the collision damage waiver must be purchased. This is to ensure that the member will not be liable for out-of-pocket expenses should an accident occur.

Use of Personal Vehicle-Mileage/ Parking

Mileage reimbursement is equal to the number of business miles driven multiplied by the IRS approved mileage rate for the current year.

Personal cars must meet local registration and insurance requirements to be used for Association business. Gas used in a personal car is not reimbursed because the IRS includes this expense in the mileage reimbursement calculation. There is no reimbursement for normal, everyday, commuting costs to and from the employee's office location. Actual costs of parking and tolls for approved business trips are reimbursable. Traffic fines and parking violations are not reimbursable.

When choosing transportation to and from the airport, consider the cost of airport parking. When traveling for an extended period, driving to and parking at the airport may be more expensive than taking a taxi, bus or airport limousine.

Taxis/Public Transportation

Business related local transportation costs are reimbursable (ex. taxi, bus or local rail service) including limo/taxi costs to and from the airport.

When choosing a form of local transportation, consider the cost of such transportation and its impact on programs travel line item. (i.e., taxi service to and from the airport may be less expensive than an airport limousine, or vice versa.)

Receipts are required for all expenditures.

Lodging

Hotel charges must be paid for with corporate card. Arrangements can be made using a travel agent, through the hotel itself, or online. Note that for many seminars and conferences, the sponsoring organization often negotiates special rates for hotels.

If your trip is canceled or your arrival date changes, please be sure to notify the hotel to cancel/change the reservation or the hotel to avoid unnecessary charges. If this happens, the No Show charge will appear on your corporate card and this amount on your expense report will be charged to you.

Hotel receipts which include line item expenditures and proof of payment must be submitted regardless of total amount.

Meals and Incidentals

The Association reimburses traveling employees for the reasonable cost of food, refreshments and incidentals. Costs of meals vary dependent on the geographic area and the employee is expected to use prudence.

The corporate card should be used for all meal expenditures. Tips for meals should be included in the total cost of a meal.

Employees may seek reimbursement from Egyptian Board of Realtors®, Inc for all actual expenses incurred while traveling on Association business for meals and incidentals.

When paying for meals with others, the costs should be reported in the Guest Entertainment expense field.

The employee must track and report actual expenses incurred in order to be reimbursed. Receipts are required for all expenditures.

Guest Entertainment

Guest entertainment is defined as those activities paid by Egyptian Board of Realtors®, Inc. employees, on the behalf of others, in the advancement of Egyptian Board of Realtors®, Inc. business goals and concerns. Actual costs for these expenses are reimbursable. Per the IRS, the expense report MUST include the names of the guests and the business purpose.

Note that when entertainment expenditures include more than one employee, the most senior employee present must pay for the expenditure and submit the charge on his/her expense report.

Tips

Reasonable tips for regular business meetings and annual meetings are reimbursable.

Note that tips are reported as part of the taxi or airport limousine fare and as part of meals on expense reports.

Telephone/Fax and Mobile Connectivity

All business calls are reimbursable except air-to-ground (air phone) calls. Where possible, employees should use his/her cellular phone to make personal phone calls while travelling on business so as to not incur additional surcharges (ex. hotel fees).

Hotel Internet Connection Fees

While traveling on company business, Egyptian Board of Realtors®, Inc. will reimburse reasonable hotel/mobile internet connection costs.

Other Expenses

Gifts/Gift Certificates: Gifts/Gift Certificates to Egyptian Board of Realtors®, Inc.'s members, employees and vendors are reimbursable, provided that a list of those individuals benefiting from the expense and a recognized business purpose is listed on the online expense report. Reimbursable expenses, in the form of, Gifts/Gift Certificates given to employees by employees are considered compensatory income (taxable) if over a certain dollar amount as determined by the Comptroller.

Professional Fees: Egyptian Board of Realtors®, Inc. reimburses employees for the cost of those annual fees associated with maintaining good standing in the professional organizations of their chosen profession in furtherance of Association goals and objectives.

Travel Card: Always include accurate descriptions and receipts for items that fall in this category, as these items are given the most scrutiny by auditors, managing staff, and expense reporting team in the course of determining compensatory income for employees.

Non-Reimbursable Expenses

This section provides a description of common travel expenses which are not considered reimbursable by the Egyptian Board of Realtors®, Inc.

The following expenses are considered non-reimbursable for employees traveling on behalf of the Association:

- Personal entertainment (ex. in-room movies, airline headphones, books, magazines, etc.)
- Barber or beautician services
- Clothing
- Business use of frequent flyer miles and other discount instruments
- Airline & other club dues to employees below the level of Vice President
- Cost of premium airline/rail seating (ex.-first class, business class, economy plus, etc.) – however, note that fees for seat assignments within coach or economy classes are reimbursable.
- Overweight baggage fees
- Air-to-ground (air phone) charges
- Service fees related to traveler convenience - examples include costs for additional legroom, additional earning of miles, or express security clearance – also includes fees to fly standby (unless there is a valid business reason for the flight change, subject to supervisor approval)
- Gas for personal vehicles (already covered by IRS mileage reimbursement rate)
- Traffic fines or parking violations
- Family travel- (transportation, lodging and meal costs incurred when a spouse or other family member accompanies an employee on a business trip)

Convention Travel

If staff travel for the major meetings (Mid-Year, AEI, and Annual Convention) is covered by the Convention Division, Convention will email its' specific policies before the meetings. This information should be reviewed by the employee prior to travel or before the completion of expense reports in order to determine what is covered by Convention and what will be charged to the employee's department. For example, the Convention division does not cover guest entertainment.

Mobile Connectivity

In order to receive timely reimbursements:

- **Mobile connectivity expenses must be reported and approved via the Expense Report system.**
- **These expenses must be reported separately and not combined with other expense reimbursement requests.**
- **Receipts are required for all mobile connectivity charges regardless of the expense amounts - similar to airfare and hotel guidelines (therefore, the \$75 receipt requirement rule does not apply).**
- **Note that mobile connectivity reimbursements will be subject to accounting review before payment is processed. Therefore, employees should print “Receipt” reports to attach respective receipts.**

Non-Solicitation Policy

From time to time the Association may endorse a charity drive and invite voluntary participation from employees.

The Association also does not permit any other solicitation of employees by non-employees on the premises.

The Association also does not permit solicitation by employees during working hours except that employees may post messages related to the occasional sale of personal items. These postings must be limited to 1) Association-approved bulletin boards located in employee break areas, and 2) the Association’s classified section available on its intranet.

The Association may remove postings and solicitations at its sole discretion if the postings have the potential to violate any provision of this policy, or any federal, state or local law or regulation

WHISTLEBLOWER POLICY

Purpose

The underlying purpose of this policy is to encourage reporting of violations of state, federal, or local laws, maintain confidentiality and prohibit retaliation.

If an employee of Egyptian Board of Realtors®, Inc. has information which s/he reasonably believes identifies a violation of state or federal law, the employee “whistleblower” should contact his/her immediate supervisor, or the Association General Counsel.

Employees are also permitted to contact the appropriate law enforcement or government agency. The employee must exercise sound judgment to avoid baseless allegations. An employee who intentionally files a false report of wrongdoing will be subject to discipline up to and including termination.

Confidentiality

The confidentiality of the whistleblower will be maintained to the extent possible.

The identity may have to be disclosed to conduct a thorough investigation, to comply with the law or to provide accused individuals their legal rights of defense.

Retaliation

The Association will not retaliate against a whistleblower or any employee who refuses to participate in an activity that would result in a violation of state, federal or local law.

This includes, but is not limited to, protection from retaliation in the form of an adverse employment action such as termination, compensation decreases, demotion, or poor work assignments and threats of physical harm.

Any employee who believes s/he is being retaliated against must contact the Association General Counsel immediately. The right of a whistleblower for protection against retaliation does not include immunity for any personal wrongdoing that is alleged and investigated, or disclosures that would constitute a violation of the attorney-client privilege.

ANTI-FRAUD PREVENTION AND DETECTION PRACTICES

Introduction

This document serves as a summary of Egyptian Board of Realtors®, Inc. anti-fraud prevention and detection practices.

This document is intended to provide a summary of the steps taken through the official governance processes at Egyptian Board of Realtors®, Inc. to reduce the risk of material misstatement of financial statements due to fraud. However, most of the specific steps to avoid fraudulent acts are outlined in other procedural and policy documents.

Fraud Risk Oversight

The Finance Committee is charged with the responsibility for the identification and assessment of fraud risks.

The Secretary/Treasurer serves as chairman of this committee and is the custodian of the funds and securities and is the collecting and disbursing officer of the Association. The hierarchy of financial operations runs from the Board of Directors, through their elected Treasurer and appointed Finance Committee down to staff, managed on a daily basis by the Chief Financial Officer, under the supervision of the CEO.

Reference Documents: Bylaws and Finance Division Principles of Operation

Annual Audit

Egyptian Board of Realtors®, Inc.'s Bylaws requires that the Association be audited annually by a CPA firm selected by the Finance Committee and approved by the Board of Directors.

Egyptian Board of Realtors®, Inc. Leadership Team, CEO and senior staff have agreed on a set of guiding core principles called the Egyptian Board of Realtors®, Inc.'s Strategic Plan. The strategic plan is a living document and is reviewed and updated regularly from its current version rather than being re-built each year.

Annual Budget

The Finance Committee is responsible for the review and approval of the Association's annual budget which is to put together using the Egyptian Board of Realtors®, Inc. Strategic Plan as a guideline.

Fraud Risk Ownership

The Association Executive is responsible for the application of fraud related policies for Egyptian Board of Realtors®, Inc. as outlined in the Fraud Policy.

Reference Documents: Fraud Policy, Finance Principles of Operation, Employee Handbook, Egyptian Board of REALTORS

Chief Financial Officer of Finance Responsibilities

On an annual basis, the Association Executive updates the Finance Committee regarding fraud risks. In addition, if there are any material fraudulent activities, transactions, losses, etc., they are reported to the Committee as in appropriate.

Environment Level Anti-Fraud Controls

The Association works to cultivate an environment of honesty, respect and ethics throughout the organization. All levels from Senior Management to the Human Resource Department through the employees follow guiding principles set forth in the Egyptian Board of Realtors®, Inc. Core Value Statement and the Staff Vision Statement.

Reference Documents: Employee Handbook, Rules of Conduct

CEO

The Chief Executive Officer works to ensure the staff is well-informed about opportunities, rights and responsibilities utilizing the Egyptian Board of Realtors®, Inc. Employee Handbook and other services.

Employees

Employees at all levels are given the opportunity to periodically evaluate management and the culture which supports the staff vision statement and strengthens the belief that employees at all levels are important to the organization.

The Rules of Conduct outline employee responsibility to act in an ethical manner. Furthermore, the Whistle Blower Policy provides protection for employees who reports information he/she has reasonable cause to believe discloses a violation of state or federal law.

Process Level Anti-Fraud Controls

Egyptian Board of Realtors®, Inc. has implemented a number of internal process controls which help prevent, deter and detect fraud risks. The following sections in the Finance Division Principles of Operation and Cash Management Policies and Procedures documents highlight significant controls to help lessen fraud risks.

Reference Documents: Finance Principles of Operations, Cash Management Functions Procedures

Payment Policies

The payment policies of Egyptian Board of Realtors[®], Inc. are designed to maintain positive vendor relationships, preserve credit worthiness, and maximize the benefits of positive cash flow in the organization.

Dues and Other Revenue Processing

Certain guidelines and policies are in place for due payments and other revenue processing to minimize financial risk to the Association.

Only certain forms of payment are deemed acceptable Egyptian Board of Realtors[®]. In addition, Egyptian Board of Realtors[®], Inc. has implemented a dues refund policy that fairly addresses the needs of the members while maintaining fiscal prudence for the organization.

Compensation

Compensation for staff of Egyptian Board of Realtors[®], Inc. is determined by the Association Executive.

Financial Reporting and Accounting Policies

Egyptian Board of Realtors[®], Inc. prepares monthly, interim financial statements and maintains accounting policies in accordance with Generally Accepted Accounting Principles (GAAP).

Capital Assets

A Capital Acquisition policy is in place to track and Egyptian Board of Realtors[®], Inc. capital purchases to ensure adherence to the capital budget.

An acquisition can be considered capital if it is over \$1,500 and its useful life is over 1 year. Laptops are requested and purchased for staff per the Capital Acquisition policy. Because a laptop is a portable capital asset, a policy is in place to track laptops specifically.

Investment Policy

The Investment policy guideline for all operating and reserve funds of Egyptian Board of Realtors[®], Inc. is approved by the Board of Directors. The Treasurer, Chief Financial Officer, or other authorized staff as designated by the Treasurer or Chief Financial Officer, are authorized to invest excess cash in the funds within policy guidelines.

Cash Management Procedures

Egyptian Board of Realtors® , Inc. Guidelines are specifically followed in the areas of bank activity (review/verification and cash log entry), positive pay transmissions, and reconciliation of paid check data and receipt of bank statements.

Other Risks/Controls

Egyptian Board of Realtors® , Inc. recognizes the risks of misappropriation of assets which may not materially affect the financial statements however, it is believed that the Conduct section of the Employee Handbook, the overall company culture and internal controls act as deterrent to these activities.

The following is a list of some of these risks and the controls designed to offset them:

- **Employee purchase of “personal property” items (ex. equipment less than \$1,500 do not fall under the capital acquisition policy, office supplies, etc.) – The risk is offset by AP invoice payment process.**
- **Employees unsupported expense reimbursements – Requirement of receipts for expenses and supervisory review of expense reports discourages improper reimbursement requests. Also, the Expense Reimbursement system has built in controls.**

ADDENDUM A

EGYPTIAN BOARD OF REALTORS®

Here-in-after referred to as 'EBOR'

CRISIS COMMUNICATIONS AND MANAGEMENT PLAN

(AKA Transition Document)

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SECTION 1: INTRODUCTION

Under normal circumstances, EBOR operates under a set of specific policies, procedures and bylaws that are in place to assure that EBOR's daily operations occur in as efficient as professional a manner as possible. The chains of command, as well as communications, during normal operations are clearly spelled out and documented.

However in a time of crisis and/or disaster, the guidelines for normal daily operations may not be appropriate, effective, or, in the worst case scenario, possible. It is for that reason that a contingency plan must be in place. Without a contingency plan, a crisis situation may lead to irreparable damage to the organization. EBOR could potentially expose itself to numerous liabilities and severely damage its reputation and image, both within and outside the industry. Failure to respond responsibly to a crisis situation could have broad-reaching ramifications, affecting not only EBOR staff and leadership, but the entire membership as well.

The purpose of this plan is to assist staff, board members and management in making quality decisions during such a time. It's important to remember, though, that a contingency plan is meant to serve only as a resource in the time of crisis. It is a guide and is not intended to be all-inclusive. It will, however, assist management in ensuring the continuation of the various activities and services provide by EBOR.

The attached is a working document and should continually be reviewed, revised, and rewritten as necessary. Potential crisis situations, which have not been addressed in the plan at this point, may need to be added at a later date.

EBOR's WORKING DEFINITION OF A CRISIS

Crisis: A crisis is any unplanned event that can cause deaths or significant injuries to employees, members or the public; or, a) can shut down or disrupt EBOR's operations, b) cause physical or environmental damage, c) or threaten the facility's financial standing or public image.

MISSION STATEMENT

The purpose of this plan to clearly communicate EBOR's commitment to crisis management. The plan will involve the entire organization including the Board of Directors, EBOR staff, Association leaders and members themselves. The authority and structure is clearly laid out in this plan.

Basic crisis control steps include the following:

- **Agree on crisis coordinator (i.e. AE or AE and team)**
- **Collect all facts before making a decision**
- **Define affected audiences**
- **Begin documentation**
- **Delegate responsibility**
- **Contact authorities and legal counsel**
- **Assess severity of crisis**
- **Develop communications plan**
- **Avoid speculation and blame**
- **Address security (health, financial, morale, etc.)**
- **Education efforts.**
- **Cut losses and move on**
- **Perform a post-crisis audit**

SECTION 2: CRISIS TEAM

PURPOSE: A crisis team is named so that in the event of a crisis, a planning team of several individuals with specific responsibilities are aware of the plan and are prepared to respond. In a crisis situation, an organization does not want the full responsibility of responding to the crisis and communicating to the various publics to fall on any one individual. A team scenario will also allow the organization to respond in the event one or more members of the team are unable to function in his or her designated capacity.

While names and numbers are listed on the crisis team roster. (Appendix A) the important point is that someone be given each responsibility. The names will surely change from time to time.

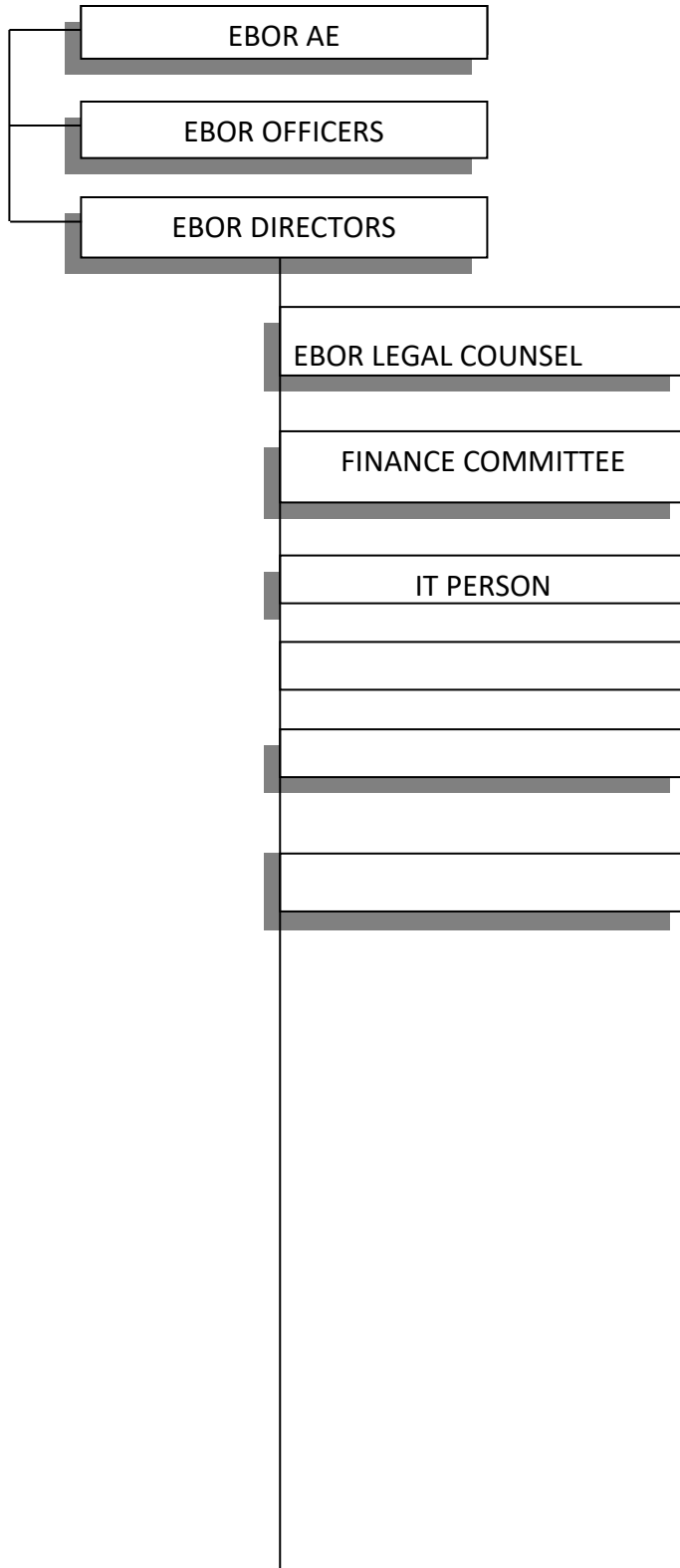
Creating a crisis team is an important step because the establishment of a team and specific responsibilities will eliminate miscommunication and irrational responses.

DELEGATING RESPONSIBILITY: It is important to remember that while team members have been given specific responsibilities, each member should be fully aware of everyone's role, in case a member is unable to carry out his or her duties. Also according to Bylaws, both the President and the Association Executive, hereafter known as "AE" are said to hold the responsibility of chief spokesperson for EBOR. In a time of crisis, the individual best suited, depending on the particular crisis, to act, as the spokesperson will do so. In the same vein the individual best suited to serve, as the team leader will act in that capacity. (Refer to the Crisis Response Flow Chart)

ASSESSING SEVERITY: As a member of the crisis team, each individual's responsibility will vary, depending on the type of crisis or disaster. The severity of the situation may also impact the importance of each team member's role. There may be situations where not all members are needed. Ultimately, the President and AE of EBOR are responsible for deciding what level of crisis team involvement is necessary. If one of the two is unable to serve in this role, the other shall become fully responsible. In the absence of both the AE and the President, the President-Elect of EBOR along with the Secretary/ Treasurer shall assume responsibility.

However, the more the team concept is diluted, the greater the risk of miscommunication. Successful response to a crisis is dependent upon how quickly and efficiently a crisis team is able to evaluate the situation, recognize the true ramifications, address, end the crisis and communicate to its various publics. Clear, concise communications are paramount.

SECTION 3: CRISIS TEAM



SECTION 2: Communicating To All Audiences

As stated earlier, communications is one of the most important steps in the successful handling of a crisis. When considering communications, it is important that team members take the necessary time to consider all obvious, as well as not so obvious, potential audiences. It is key that all information being released be factual and timely. Even the appearance that information is being withheld could be devastating, depending upon the nature of the crisis. The team members must ensure quick and effective communications with internal and external audiences.

Obviously, the audiences will change with each situation, but it is vital that the following questions be addressed. Once each has been addressed and the communications process has taken place, it is extremely important that quality follow-up is done. The team at this point must ask if each of their messages was received and understood. It will do no good to deliver a message, which is either not heard or misinterpreted. The best plan will fall apart at this point.

In the time of a crisis, communicating, no matter how hard or trivial it may seem, is the one step in the process that either makes or breaks an organization in times of crisis.

The team should go through the following series of questions during the first meeting of the crisis team: (See Appendix B for Sample Agenda)

QUESTIONS TO BE ASKED

1. Who needs to know this information?
2. Who is responsible for communicating to those specific audiences?
3. Does each team member who is responsible for communicating to a particular audience have all of the facts and fully understand the situation?
4. What exactly do we want to communicate to each particular audience?
5. What are the best avenues for communicating the message to the audiences?
6. What is the timeline for communicating to each audience?

SECTION 5: COMMUNITY OR EXTERNAL CRISIS

In the event of an external or national crisis affecting normal business operations, EBOR Staff, Boards, and Members must show their united support as an organization and reach out to help those affected by the crisis. Some motions of support include:

- ? Making a financial contribution to recovery operation**
- ? Donations: blood, food, clothes, supplies**
- ? Write a letter of condolence/sympathy to the affected organization**
- ? Partner with other industry related organizations in a show of support (letters, contributions, communication, etc.)**
- ? Allow place of business to be used in recovery effort**

In the event of an internal crisis affecting normal business operations, EBOR Staff leaders will assess the situation to take appropriate action. If external audiences have an interest in the situation, a full disclosure should be made once the Crisis Team has met and formed a statement and a plan of action. The following steps should be taken, if appropriate, to reach out and inform the EBOR community:

- ? Publish a special edition of the newsletter to inform EBOR members**
- ? Post statement and necessary information on website**
- ? Release a joint statement from the President and AE, or next in command, to trade media and post on website**
- ? Alert industry publications with press release**
- ? Assess status of events taking place or in planning**
- ? Monitor media outlets for industry updates and news**

Implementing Telephone Tree

The telephone tree will only be used in extreme circumstances to convey information that cannot be communicated in any other way. The determination to implement the Phone Tree will be made during a meeting of the Crisis Team (proposed sample agenda on page 40).

- ☐ If the phone tree is to be implemented during regular business hours and staff is in the office, the AE and/or President-Elect and/or Group Leaders will give instructions to staff on whom to call and what information should be conveyed. The AE, President-Elect and /or Group Leaders will first discuss the issue with the President and Secretary/Treasurer, who may elect to discuss the issue with the EBOR Leadership Team.**

- ☐ If the phone tree is to be implemented outside of regular business hours, the EBOR AE and/or President-Elect, will contact the President and Secretary/Treasurer and the Group Leaders on whom to call and what information should be conveyed.**

EBOR AE should at all times have hard copies of the home telephone list of staff and of the EBOR Board of Directors. See Appendix E.

SECTION 6: RECORDS PRESERVATIONS

In the event, it is important that EBOR continues to function as an organization as quickly as possible. Preserving records and other important business and financial information is extremely important.

Depending upon the severity of the event, it is the goal of EBOR staff to be operational within 48 hours.

The following records/information have been identified as critical to the continuing operation of the EBOR.

RECORD	STAFF POSITION RESPONSIBLE
Computer network backed up nightly.	(online systems have backups maintained by vendors) Individual documents and records created by staff are saved to cloud storage nightly.
Contract Files copied and stored in EBOR off-site storage	Association Executive & Secy/Treas flash drive
Insurance Policies copied and stored in EBOR's off-site storage	Association Executive & Secy/Treas flash drive
Bank and investment information, including contact names, account numbers, type(s) of account	Association Executive & Secy/Treas flash drive
Employee Records, Copies kept off-site	Association Executive & Secy/Treas flash drive
Crisis Management Plan – Copy at home	Group Leaders – also available online
Computer Equipment & Software Audit	Association Staff Person

SECTION 7: MEDIA RELATIONS

In a crisis, the media are the most important link to the public. Once the EBOR Crisis Team has met to assess the situation and formulate a statement, depending on the severity of the crisis, the industry media will be contacted by the Director of Communication. It is very important to maintain positive and open lines of communication with the media.

The EBOR President and AE will act as spokesperson. Additional security will be implemented if necessary. A detailed and efficient information record should be maintained so facts are not misunderstood or distorted. The record should include answers to who, what, when, where, why (if known) in a prepared statement, any proposed solutions, and any answers to potential questions.

The audiences that may be affected by the crisis should be contacted immediately. These include:

- ❑ **Employees and Retirees**
- ❑ **Board of Directors**
- ❑ **Members**
- ❑ **Member Offices and Office Leaders**
- ❑ **The Public**
- ❑ **The media (trade and statewide, possibly national)**
- ❑ **Contractors and suppliers, Exhibitors**
- ❑ **Emergency Response Organizations**
- ❑ **Special interest groups**
- ❑ **Neighbors**

Do Not:

- ❑ **Speculate about the crisis**
- ❑ **Allow unauthorized personnel to release information**
- ❑ **Provide false information**
- ❑ **Place blame for the incident**

SECTION 8: TRAVEL GUIDELINES

To ensure core staff is available to continue the day-to-day work of the association, travel on the same flight at the same time should be limited among staff. Staff attending the NAR Annual Convention should be dispersed between hotels in the room block. When staff are housed at a hotel, an outside gathering area will be pre-selected for staff to move to should an event occur in the facilities requiring evacuation so that all staff may be accounted for.

Traveling staff should be as accessible as possible, either through cell phones, e-mail or other devices. Cell phone numbers of staff will be included on the staff roster and updated regularly.

SECTION 9: ADMINISTRATIVE ACTIONS

Complete and accurate records need to be kept at all times, not just during an emergency situation. Certain records may also be required by regulation by EBOR's insurance carriers or prove invaluable in the case of legal action after an incident. The AE will conduct an annual audit of insurance policies to determine what information needs to be documented in the event of a crisis.

Prior to a crisis situation, the AE will:

- ❑ **Maintain crisis preparation records**
- ❑ **Document drills and exercises and their critiques**
- ❑ **Provide safety information to staff**

In the event of a crisis, the AE and identified staff will, during and after an emergency:

- ❑ **Keep a detailed record of events**
- ❑ **Maintain a record of injuries and follow-up actions**
- ❑ **Account for personnel**
- ❑ **Coordinate notification of family members**
- ❑ **Coordinate personnel services**

SECTION 10: POTENTIAL CRISIS SITUATIONS

Note: this list is by no means all-inclusive. It is meant to serve as a reference in a time of crisis.

- 1. There is a terrorist attack that can disrupt normal business processes**
- 2. Technology disable (communication systems, telephones, internet)**
- 3. Natural disaster destroys building or property**
- 4. War**
- 5. Government Investigation**
- 6. Infectious disease or medical emergency**
- 7. A disgruntled facility employee injures another employee**
- 8. Employee-related (substance abuse, harassment, violence, anger, depression)**
- 9. The EBOR President or AE dies**
- 10. Members begin publicly speaking out against EBOR management**
- 11. Group of members speak out against EBOR policies or decisions**
- 12. A suspicious piece of mail is received in the EBOR mail room**
- 13. An EBOR officer or AE is arrested**
- 14. Threat to Association's future due to regulatory changes**

POTENTIAL CRISIS SITUATIONS DURING A MEETING

- 1. Computer virus or loss of files**
- 2. Death or serious illness of volunteer or staff member**
- 3. Natural Disaster at meeting location**
- 4. Bomb threat at meeting site**
- 5. An official facility/hotel catches on fire during a EBOR meeting**
- 6. A disgruntled facility employee injures a participant in a EBOR meeting**
- 7. A van/car crashes while carrying EBOR meeting participants**

1. Terrorist Attack

Until September 11, 2001, a terrorist attack on U.S. soil was unthinkable. Since that day American businesses have been faced with a grim “what if” and have a heightened awareness that no one is untouchable or immune to the atrocities that accompany a terrorist attack.

Affected Audiences:

- **EBOR Staff and Families**
- **EBOR Policy Board of Directors and Families**
- **EBOR local office**
- **EBOR Members and Families**
- **Meeting Participants**
- **Trade Media**

Recommended Action:

- **EBOR Group Leaders to hold emergency meeting to determine course of action**
- **AE will contact President (and therefore, the Leadership Team)**
- **Depending on the severity of the attack, if the workday will be significantly interrupted, the AE has the authority to close the office.**
- **A statement from the AE and/or the President will be sent to the industry media, the membership, and posted on the website immediately.**
- **A plan to address the attack as it relates to the real estate industry will be developed by the AE and President.**
- **If the attack precedes the annual Meeting, the AE and President will discuss insurance options, relocating the meeting if necessary, rescheduling the meeting and ultimately cancellation.**
- **Ongoing strategy meetings must be held with the EBOR Group Leaders as the situation evolves.**
- **A full record of events will be maintained by the AE.**

If the terrorist attack is in Marion and/or destroys the EBOR office building, all EBOR Staff members will follow guidelines established by Local, State, and Federal authorities. The Federal Emergency Management Agency will implement an appropriate recovery plan. After the initial emotional impact of the attack has subsided, the AE will follow the recommended actions above and the crisis response flowchart. In the event the AE is not able to make these decisions; the responsibility will fall to the President, in coordination with the Group Leaders.

2. Technology Disabled (telephones, wireless applications, Internet)

It is not uncommon for the network of computers to experience a system glitch from time to time. However, if the system goes down due to a virus, a problem with the server at a remote location, or an attack on the country's communication and technology, a more serious matter is at hand.

Affected Audiences:

- EBOR Staff
- EBOR Board of Directors
- EBOR Members

Recommended Action:

- Notify Technology Person immediately of any problems related to the network
- Notify AE immediately of any problems related to telephone system
- AE and staff to hold meeting to determine course of action should problem continue.
- Depending on the severity and anticipated down time of the system, staff will focus on projects not involving use of technology
- Once the problem has been resolved, staff will receive notification from the AE that the problem has been resolved and use of computers/telephones can resume
- If the use of technological applications is halted indefinitely, the Technology Person will notify the AE, who will in turn use a cellular phone, or whatever means possible to contact the President with a synopsis of the situation and a proposed solution.
- The AE will implement the Crisis Team Flowchart and the Telephone Tree to notify local Associations of the situation if necessary.
- If the technological applications are interrupted due to a terrorist attack or an act of war, all staff will follow guidelines provided by Local, State and Federal officials.
- A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.

3. Natural Disaster (fire, tornado, flood)

Natural Disasters can occur at any time without notice. In the event of a natural disaster that damages the EBOR office or prevents the natural course of business from occurring (Annual Meeting, Policy Board meeting, et.), certain contingencies must be followed to lessen the emotional and economic threats on staff, members and the association.

Affected Audiences:

- ☐ EBOR Staff
- ☐ EBOR Members

Recommended Action:

- ☐ In the event of a fire, all staff will immediately evacuate the building and gather at the front of the parking lot.
- ☐ In the event of an earthquake, those inside the building should take cover under a desk or table and protect their head and neck.
- ☐ In the event of a tornado, everyone should shelter in an interior room or hallway, head down and hands over head for protection.
- ☐ AE and staff to hold emergency meeting to determine course of action, after which group leaders will communicate all necessary information.
- ☐ AE will contact President (and therefore, the Leadership Team).
- ☐ The AE, President, and Board will meet to determine the damage to the facility.
- ☐ Based on this determination, business may close for a defined period of time.
- ☐ A joint statement will be released to staff and members addressing the situation, what the effect will be on regular business, and what contingencies should be made in regard to upcoming meetings.
- ☐ If a disaster event precedes the Annual Meeting, the AE and President will discuss insurance options, rescheduling the meeting if necessary.
- ☐ Regular communication updates will be posted on the website and sent to affected audiences.
- ☐ Technology Person to restore files from off-site backup location.
- ☐ All checks will be stored in a fireproof safe on a nightly basis. Any unopened mail will be stored in a similar location. AE and Group leader to hold copy of building insurance policy and bank account numbers off-site.
- ☐ A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.

4. Government

In the event that EBOR would be investigated for possible IRS, housing-related, anti-trust violations or other allegations, all publics associated with EBOR (Staff, Boards, Members, Officers) will follow all guidelines established by the Federal Government.

Affected Audiences:

- ? EBOR Staff**
- ? EBOR Members**
- ? EBOR Association**
- ? Trade Media**

Recommended Action:

- ? Reception staff will be cordial toward any inquiries, but not volunteer any information**
- ? The EBOR AE and President will meet with investigators and listen to allegations. Information will not be volunteered until such time as legal or accounting counsel may be involved.**
- ? AE will contact President (and therefore, the leadership Team).**
- ? A plan to address the situation will be developed by the AE and legal counsel.**
- ? All employees, the Board of Directors, and other leaders will be contacted and briefed of the situation, as appropriate (per legal counsel).**
- ? AE will contact E & O insurance providers.**
- ? A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

IRS Investigation

Recommended Action:

- ? If IRS auditors or other personnel wish to audit EBOR's tax books or other documents, the request must be made in writing with a reasonable advance time requested. On-site, unannounced visits will be declined.**
- ? EBOR accounting staff to assemble, in advance, a packet of information available for public viewing. This will be held at the front desk.**

5. Infectious Diseases or Medical Emergency

It is likely that there will be contagious diseases or viruses introduced to the EBOR Staff at one point. If the situation becomes more serious than the flu or another type of sickness that can be remedied with rest, the AE will encourage staff members to consult their doctors for advice.

Affected Audiences:

- ? EBOR Staff**
- ? EBOR Staff Families**
- ? EBOR Members**

Recommended Action:

- ? AE and staff to hold emergency meeting to determine course of action, and then notify the President.**
- ? Based on the severity of the situation, the AE will recommend the employees (and their families) visit their personal doctor for consultation.**
- ? The AE will decide if the office needs to close.**
- ? If the entire staff has become infected, procedures for isolation and/or inoculation will be implemented.**
- ? Building maintenance will be alerted to the situation.**
- ? If the situation involves biological warfare causing all staff to become ill, federal guidelines will be followed.**
- ? A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

Precautionary Measures in the event of a Contagious Outbreak or Pandemic:

- Offices will be sanitized as per CDC guidelines.**
- Sanitizing will continue until the threat of the Pandemic is over as per CDC**
- Staff are encouraged to wash their hands often as per CDC guidelines**
- Staff are encouraged to practice social distancing of at least 6 feet apart from others**
- Visitors are encouraged to make appointments and wear face masks when entering the building**
- Areas should be immediately sanitized upon departure of visitors**
- When possible, employees may work remotely.**

6. A disgruntled employee enters the EBOR office and harms a staff member

Employees who have been released from their job, on occasion, may become very depressed and angry. They may begin to think and act irrationally. While most employers feel that they know their employees, there is always the possibility of something happening and EBOR is no different.

In the event that a EBOR employee harms another employee, normal crisis procedures should be followed.

Affected Audiences:

- ☐ **EBOR Staff**
- ☐ **EBOR staff families**
- ☐ **EBOR Board of Directors**
- ☐ **Local media**
- ☐ **Trade media**
- ☐ **Membership**

Recommended Action:

- ☐ **AE or any other senior staff member calls 911**
- ☐ **AE and staff to hold emergency meeting to determine course of action, and then notify the President.**
- ☐ **The AE and President shall be responsible for contacting the proper authorities.**
- ☐ **If the AE is the injured party, another member of the staff should fulfill this duty.**
- ☐ **The AE will contact family members of the injured and the disgruntled employee**
- ☐ **All employees, the Board of Directors, and other leaders will be contacted and briefed of the situation.**
- ☐ **After the immediate crisis is over, long-term counseling may be needed for staff and staff families. Counseling service numbers should be available and immediately contacted by the AE or the Senior Staff Member.**
- ☐ **A full record of events, including all records, written, taped, or photographed, will be maintained by the AE or staff member.**

Other security situations might include an unknown “wandering” visitor, perhaps even a person hiding or holding a weapon. Should such a person be identified within EBOR offices, staff will immediately alert the AE, who will assess the situation. If it’s clear that the person presents a danger, the staff person will immediately call 911.

7. Employee-related (substance abuse, harassment, anger, violence, depression)

As humans it is perfectly normal to experience a range of emotions. When these emotions are uncontrollable, and in turn affect an employee's performance or productivity, the AE must take action to help the employee in question or risk endangering other employees.

Affected Audiences:

- ☐ EBOR Staff**
- ☐ Employee himself/herself**
- ☐ Employee's family**

Recommended Action:

- ☐ AE and immediate supervisor to hold emergency meeting to determine course of action, and then notify the President.**
- ☐ If the employee has psychological issues (anger, anxiety, depression), it is important for the administration and to inform the employee that they can seek help and what the proper channels are based upon the benefits structure in place. If the employee chooses to seek help, he or she will need to consult with the AE to discuss short-term leave, if necessary.**
- ☐ If the problem is leading to harassment or violence towards the employee himself/herself or other employees, local law enforcement officials must be contacted immediately by the administration and appropriate action undertaken.**
- ☐ Counseling for other employees should be made available as needed.**
- ☐ A full record of events, including all records, written, taped, or photographed, will be maintained by the administration**

8. The EBOR President Dies

The EBOR bylaws give the Board of Directors authority and responsibility to act as the governing body of the association. In the event of an accident leading to the death of the EBOR President, the President-Elect automatically takes over. However, this does not eliminate the need for a communications plan.

Affected Audiences:

- ☐ Immediate family (if occurs during EBOR meeting and family are not present)
- ☐ EBOR membership
- ☐ EBOR staff
- ☐ Prospective members
- ☐ Trade media
- ☐ Real Estate industry

Recommended Action:

- ☐ AE and staff to hold emergency meeting to determine course of action
- ☐ AE will notify the Officers and Board via e-mail
- ☐ Upon learning of the death of the President, the President-Elect shall immediately assume the leadership role, in coordination with the Leadership Team, until further directed by the Board of Directors.
- ☐ The crisis response flow chart should immediately be put into action, and notification of audiences should begin immediately.
- ☐ Communication that EBOR is still functioning smoothly will need to be sent out as soon as possible.
- ☐ A full record of events, including all records, written, taped, or photographed, will be maintained by the AE

The EBOR President-Elect dies

In the event that the EBOR President is unable to take on the position for whatever reason, the current President will remain in office until such time as an installation may take place.

Affected Audiences:

- ☐ Immediate family (if occurs during EBOR meeting and family are not present)
- ☐ EBOR membership
- ☐ EBOR staff
- ☐ Prospective members
- ☐ Trade media
- ☐ Real Estate industry

8. The EBOR President Dies

Recommended Action:

- **AE and staff to hold emergency meeting to determine course of action**
- **AE will notify the EBOR President and Board via e-mail.**
- **The Policy Board will conduct an emergency meeting to elect an interim President-Elect to hold the position until such time as a new President-Elect is voted in.**
- **The crisis response flow chart should immediately be put into action, and notification of audiences should begin immediately.**
- **Communication that EBOR is still functioning smoothly will need to be sent out as soon as possible.**
- **A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

The EBOR AE dies

The EBOR bylaws give the Policy Board of Directors authority and responsibility to act as the governing body of the association. In the event of an accident leading to the death of the EBOR AE, the board automatically takes over. However, this does not eliminate the need for a communications plan.

Affected Audiences:

- EBOR membership
- EBOR staff
- Prospective members
- Trade media
- Real estate industry

Recommended Action:

- ☐ EBOR Leadership Team to hold emergency meeting to determine course of action
- ☐ Staff will notify the National Association of REALTORS & the Illinois REALTORS.
- ☐ Upon learning of the death of the AE, the most appropriate staff person as designated by the Board of Directors shall immediately assume the leadership role, in coordination with the Board of Directors, including supervision of day to day operations and staff, until further directed by the EBOR Board
- ☐ The crisis response flow chart should immediately be put into action, and notification of audiences should begin immediately.
- ☐ Communication that EBOR is still functioning smoothly will need to be sent out as soon as possible.
- ☐ A full record of events, including all records, written, taped, or photographed, will be maintained by the appropriate staff person.

9. Local officers or leaders begin publicly speaking out against EBOR management

While these relationships are currently in good standing, the potential for this type of crisis always exists. Because individual officers are at the grass roots level, they have a finger directly on the pulse of the membership. Disgruntled members complaining to local leaders could precipitate this situation.

Affected Audiences:

- ? EBOR Staff**
- ? EBOR membership**
- ? Trade media**
- ? Prospective members**

Recommended Action:

- ? EBOR Leadership Team to hold emergency meeting with affected staff to determine course of action.**
- ? Upon notification of such a situation, the crisis response flow chart should be followed.**
- ? The AE will immediately notify the Board of Directors, thus beginning the notification process.**
- ? Each of the Local Offices should be contacted immediately to discuss the situation.**
- ? An emergency meeting should be called with heads of EBOR and the dissatisfied parties in an attempt to resolve the problem.**
- ? During these discussions, information should be communicated to the various audiences, keeping them up to date on the situation. (Consult the crisis response flow chart for individual responsibilities)**
- ? If these discussions end the complaints, information should be communicated to the various audiences. However, if the discussions do not resolve the issue and talks are stopped, it will be extremely important that EBOR remain above board with its information and that it embark upon a positive information campaign, expressing disappointment with the situation but looking to the future.**
- ? If not resolved immediately, the situation should remain at crisis status. The crisis team should continue to evaluate the situation and develop plans for resolution.**
- ? A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

10. Group of members speaks out against EBOR support of a group that may be controversial in nature.

For example, there are individuals who will call upon their associations/organizations to boycott groups perceived to be sympathetic to the cause of specific ethnic, social, or cultural groups. It is therefore important that communications to the audiences explain the importance of a diverse membership and service by members to a growing multicultural consumer base.

This is one area where the EBOR Board would have to decide how much they wanted to compromise. Any change in policy as a result of a boycott would surely lead to bad publicity and boycotting from the other side. EBOR has to make a philosophical decision on this issue and stick with it. The appearance of a 'wishy-washy' policy will make everyone involved uneasy.

Affected Audiences:

- ☐ EBOR members
- ☐ EBOR staff
- ☐ Prospective members
- ☐ Trade media
- ☐ Public media

Recommended Action:

- ☐ EBOR Leadership Team to hold emergency meeting with affected staff to determine course of action.
- ☐ Leaders of the organization should be contacted and the lines of communication should be opened and remain open until an agreement can be reached.
- ☐ A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.

11. A Suspicious Piece of Mail is Received In The EBOR Mail Room

EBOR receives a suspicious piece of mail, including a box. Suspicious characteristics include:

- ❑ **Have any powdery substance on the outside**
- ❑ **Are unexpected or from someone unfamiliar to you**
- ❑ **Are addressed to someone no longer with your organization or are otherwise outdated, have no return address, or have one that can't be verified as legitimate, are of unusual weight, given their size, or are lopsided or oddly shaped.**
- ❑ **Have an unusual amount of tape on them or wires that can be seen**
- ❑ **Are marked with restrictive endorsements, such a "Personal" or "Confidential."**
- ❑ **Have strange odors, stains, or show a city or state in the postmark that doesn't match the return address**

Affected Audiences:

- ❑ **EBOR staff**
- ❑ **Postal service or delivery service**
- ❑ **Building tenants**

Recommended Action:

- ❑ **Do not try to open the mail piece!**
- ❑ **Isolate the mail piece**
- ❑ **Evacuate the immediate area, closing the doors to the room**
- ❑ **Notify the AE, or any staff who will call 911**
- ❑ **All persons who have touched the mail piece should wash their hands with soap and water**
- ❑ **AE (or appropriate staff member) will list all persons who have touched the letter and/or envelope.**
 - **Include contact information**
 - **Provide the list to the appropriate authorities**
 - **Place all items worn when in contact with the suspected mail piece in plastic bags and keep them wherever your clothes have been changed and have them available for law enforcement agents.**
- ❑ **As soon as practical, shower with soap and water**
- ❑ **If prescribed medication by medical personnel, take it until otherwise instructed or it runs out**
- ❑ **Notify the Center of Disease Control Emergency Response for answers to any questions**
- ❑ **A full record of events, including all records, written, taped, or photographed, will be maintained by the AE**

The EBOR bylaws give the Policy Board of Directors authority and responsibility to act as the governing body of the association. In the event of an incident leading to the arrest of the EBOR AE, the board automatically takes over. In the event of the arrest of the EBOR President, the President- Elect automatically takes over.

Affected Audiences:

- ☐ **AE's or President's immediate family**
- ☐ **EBOR membership**
- ☐ **EBOR Staff**
- ☐ **Prospective members**
- ☐ **Trade media**
- ☐ **Real estate industry**

Recommended Action Upon Arrest of AE:

- ☐ **Appropriate staff person to immediately contact legal counsel, followed by AE's or President's family**
- ☐ **EBOR Leadership Team to hold emergency meeting to determine course of action**
- ☐ **Appropriate staff person will notify the National Association of REALTORS legal Affairs Dept.**
- ☐ **Finance Committee to immediately prepare for possible audit of books and contact outside auditors.**
- ☐ **Upon learning of the arrest of the AE, the appropriate staff person shall immediately assume the leadership role, in coordination with the Leadership Team, including supervision of day-to-day operations and staff, until further directed by the EBOR Policy Board.**
- ☐ **The crisis response flow chart should immediately be put into action, and notification of audiences should begin immediately.**
- ☐ **Communication that EBOR is still functioning smoothly will need to be sent out as soon as possible. The AE will draft a press statement for possible use.**
- ☐ **A full record of events, including all records, written, taped, or photographed, will be maintained by the appropriate staff person.**

Membership in the Association presumes that safeguards are in place to protect the personal information of the members. This information may include phone numbers, email addresses, credit card numbers and the member's financial standing within the Association. Members are encouraged to register for events and pay outstanding orders on the secure web portal. Accepting credit card information over the phone or in person is discouraged, however, any record of confidential information will be destroyed by the appropriate staff person immediately. Records of credit card information are not retained. The Association Web Portal and Membership Database is maintained and hosted by the National Association of Realtors®.

Affected Audiences:

Members

Member's families

Association Staff

Recommended Action Upon a Data Breach:

AE to contact legal counsel and the affected member(s)

- ? EBOR Leadership Team to hold emergency meeting to determine course of action**
- ? Appropriate staff person will notify the National Association of REALTORS legal Affairs Dept. and the Association Insurance Representative.**
- ? In the event that credit card numbers are inappropriately disclosed appropriate staff person will recommend that the member cancel the credit card to ensure no unauthorized use.**
- ? In the event there is a breach involving members' email addresses, appropriate staff person will recommend that the member change their password immediately.**
- ? In the event there is a breach of multiple members' information, AE will notify IT person to secure information and to investigate the breach.**
- ? If the system is found to be vulnerable, steps will be taken to secure or replace the system.**
- ?**

POTENTIAL MEETING CRISIS SCENARIOS

Following are scenarios that might apply during a EBOR meeting

1. Computer Virus/Loss of Files

It is not uncommon for the network of computers to experience system glitch from time to time. However, if the system goes down due to a virus, a problem with the server at a remote location, or an attack on the country's communication and technology, a more serious matter is at hand.

Affected Audiences:

- ☐ EBOR Staff
- ☐ EBOR Suppliers

Recommended Action:

- ☐ Important files will be backed up to an appropriate location prior to the event and sent with event material.
- ☐ Depending on the severity and anticipated down time of the system, staff will focus on projects not involving use of technology.
- ☐ Once the problem has been resolved, staff will receive notification from the AE that the problem has been resolved and use of computers can resume, or a substitute option will be developed.
- ☐ Backup files from previous work sessions will be loaded onto the existing or substitute computer system for review. Each file will have to be examined for updated or changes that would have occurred since the backup.
- ☐ A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.

2. Death or Serious illness or injury of a Staff member at a Meeting

Depending on the severity and length of an illness and/or the timing of illness or death, such an incident can cause major disruption to the planning or implementing of a major event.

Affected Audiences:

- ? EBOR Staff**
- ? EBOR Staff member's family**
- ? EBOR Members**

Recommended Action:

- ? Upon learning of the death or having ascertained the expected length of incapacitation, the AE shall immediately meet to determine responsibilities that must be shifted to alternate staff members. A recommendation for additional staff requirements will be reviewed.**
- ? Notify appropriate family members**
- ? Associates who have normal business dealing with the staff member will be contacted to determine the status of any projects, contracts or other dealings. Each staff person should keep a list of their business contacts in their Outlook Contacts.**
- ? A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

3. Natural Disaster (fire, tornado, hurricane, snowstorm) at Meeting Location

Natural Disasters can occur at any time without notice. The incident of these disasters may cause a complete halt or cancellation of an event, or more likely, just a delay.

Affected Audiences:

- ? EBOR Staff**
- ? EBOR Members**
- ? EBOR Suppliers**

Recommended Action Prior to Event Occurring:

- ? If warning is given of natural disaster, the following activities will occur:**
- ? The AE to designate a specific location at each destination for staff to meet and be confirmed safe should that become necessary**
- ? A staff meeting of all staff, including AE, will be held immediately to assign tasks**
- ? Weather conditions to be monitored**
- ? Following initial meeting, staff to meet second time for recommendations**
- ? Leadership Team to be apprised of situation and informed of staff recommendations**
- ? AE to coordinate notification of audiences by phone, fax, e-mail, and website.**
Audiences to be notified in the following order: member
- ? The AE and appropriate staff will discuss insurance options, relocating the meeting if necessary.**

Recommended Action Following Event:

- ? Staff to meet at pre-designated location to be confirmed safe**
- ? The EBOR AE and appropriate staff will meet to determine the damage to the facility and the city.**
- ? AE and appropriate staff will discuss insurance options, relocating the meeting if necessary, rescheduling the meeting and ultimately cancellation if necessary.**
- ? Based on this determination, business down time or closures should be defined.**
- ? Regular communication updates will be sent to affected audiences.**
- ? A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

4. Bomb Threat at Meeting Site

Bomb threats must always be taken seriously no matter if they are a hoax or a true warning of a pending explosion. All EBOR meeting facilities are prepared for hypothetical situations in case they become reality. EBOR contingency plan must mesh with that of the appropriate facility to avoid confusion and harm to participants. If a bomb threat is made on a location during a meeting, all meeting participants will follow the course of action planned by the facility security. Once that plan has been implemented, the EBOR course of action follows:

Affected Audiences:

- ? Meeting Participants**
- ? EBOR Staff**
- ? Staff Families**
- ? EBOR Board of Directors**
- ? EBOR Members**
- ? Trade Media**

Recommended Action:

- ? The AE to designate a specific location at each destination for staff to meet**
- ? EBOR Leadership Team and Meetings Staff to hold emergency meeting to determine course of action**
- ? Depending on the severity of the threat, if the work day will be significantly interrupted, the AE has the authority to close the meeting until the U.S. Bomb Squad determines if there is need to seal the building or not.**
- ? A statement from the AE and/or the President will be sent to the industry media, the membership, and posted on the website immediately.**
- ? The Leadership Team will discuss relocating the meeting if necessary, and ultimately cancellation.**
- ? Meeting insurance providers will be contacted by the AE.**
- ? A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

After the initial emotional impact of the threat has subsided, the EBOR AE will follow the recommended actions above and the crisis response flowchart. In the event the EBOR AE is not able to make these decisions, the responsibility will fall to the appropriate staff person, in coordination with the Leadership Team.

5. A disgruntled facility employee injures a participant in a EBOR meeting

The facility should have its own crisis plan, however, it is incumbent upon the meeting planner and/or the AE to make sure that the facility does have such a plan and that it will be effective in the time of crisis.

Affected Audiences:

- ? Meeting Participants**
- ? EBOR Staff**
- ? Local Media**
- ? Trade Media**
- ? Families of Participants**

Recommended Action:

- ? Upon notification of the situation, the EBOR staff member responsible for the meeting should immediately notify headquarters or (in the case of an annual meeting where most staff are on-site) the highest-ranking EBOR staff member available. The AE should begin working with the facility to implement the facility's plan.**
- ? Team members should then be notified of the crisis, and the crisis response flow chart should be put into effect. The immediacy with which the local media may cover such a situation may not allow for a first meeting of the team. In such instance, individuals responsible for acting as spokesperson should be the only individuals talking with the media.**
- ? The three individuals with spokesperson responsibilities should be cooperative, factual and responsive. It will be very important that the individuals responsible for media coordination in the time of a crisis be prepared and have a designated area for information to be released to the media. The potential for interviews of random eyewitnesses is great and should be controlled as much as possible**
- ? If several individuals are injured/killed, the team will have to begin the process of notifying the various audiences. At this time, a hotline for trauma victims and their families will be made available**
- ? Follow-up meetings of the team will again be required to make sure that all avenues are being covered**
- ? A full record of events, including all records, written, taped, or photographed, will be maintained by the AE.**

SECTION 11: RECOVERY AND RESTORATION

After the crisis, it is important for all staff members, leadership, and members to start a recovery and restoration process so business can resume as closely to normal as possible. By implementing the following steps, employees will recover physically and mentally, and business, legal and financial obligations will continue to be met after the crisis has subsided.

- ☐ Establish a recovery team to communicate with employees and affected publics.**

The following will be a part of this team:

- AE**
- Staff**

- ☐ Plan for alternate location for business operations**
- ☐ Plan to contact outside contractors and vendors to continue operations**
- ☐ Take photographs or videotape the existing facility**
- ☐ Meet with insurance agent to keep policy updated**
- ☐ Plan for repairing or replacing equipment to minimize lag time**
- ☐ Assume chain of command maintaining lines of succession for key personnel**
- ☐ Retain outside counselor for employees to use to discuss psychological aspects of the crisis.**
- ☐ On an individual basis, arrange for flexible/reduced work hours, salary continuation, care packages, child support services**
- ☐ Assess value of damage**

SECTION 12: CONCLUSION – TESTING AND TRAINING

Two integral parts of any contingency plan are training and testing. Training consists of informing members of the team that they are in fact members of the team, followed by notifying each team member of his or her responsibilities. Once notified of team membership and responsibilities, each member should review a copy of the manual. However, training does not stop there.

As team members change, each new member must be informed of his or her role in the process. Staff members, as well as board members, must all know that the crisis plan exists. It could prove to be extremely damaging if, while the team was determining its strategy, individual members of the staff, board, or chapters were out making their own announcements.

The plan should also be tested. At least annually, a mock crisis should be used as a test. This testing is done to simulate an actual crisis or emergency situation, in order to spot any weaknesses in the plan.

To test the plan all members of the team should be notified that a test would take place sometime during a specific month. Then, on any day during that particular month a crisis situation should be introduced into the work environment and the plan put into effect.

Testing is an important part of the plan and should not be taken lightly or ignored. Preparation is key to successful communication, which, if done properly, will pull the organization through the crisis.

SPECIAL NOTE: Not much reference was made to the fact that EBOR could, in some situations, be at fault. It is important to remember that when EBOR is at fault, and upon the advice of legal or accounting counsel, the spokesperson admits this fault and reports on what is being done to correct the problem.

History has proven that an organization that admits fault fares much better than one fighting it, regardless of the truth. Fighting admission of fault usually leads people to believe that an organization is hiding something.

SECTION 12: CONCLUSION – TESTING AND TRAINING

In cases where the EBOR knows it is not at fault but the perception is that EBOR is, the association should focus on what's being done to remedy the situation, as opposed to who is responsible.

SECTION 13

APPENDIX A

[Crisis Team Members – Each person on the team should have a copy of this Plan at their home\(s\).](#)

AE

EBOR Staff

Leadership

Team

APPENDIX B

Sample Meeting Agenda

- A. ROLL CALL**
- B. REVIEW WHAT HAS OCCURRED**
- C. NAME AUDIENCES AFFECTED**
 - 1. Staff
 - 2. Membership
 - 3. Potential members
 - 4. Family members
 - a. Staff
 - b. Membership
 - 5. General Public
 - 6. Other
- D. REVIEW COMMUNICATION RESPONSIBILITIES (could be 1 person or more)**
 - 1. Responsible for communicating to staff
 - 2. Membership
 - 3. Potential members
 - 4. Family members
 - a. Staff
 - b. Membership
 - 5. General public
 - 6. Other
- E. WHAT IS OUR MESSAGE**
 - 1. Clearly brief spokespersons in writing on the message to the various audiences
- F. COMMUNICATION OUTLETS**
 - 1. Television
 - 2. Radio
 - 3. Newspaper
 - 4. Word of mouth
 - 5. Trade publications
 - 6. EBOR publications
 - 7. Press conference
 - 8. Electronic outlets
 - 9. Other
- G. COMMUNICATIONS TIMELINE**
 - 1. Develop timeline for each audience named above

APPENDIX C

Emergency Resource Telephone Numbers

Water Utilities – Marion City Water Department	1-618-993-5610 or 993-2124
Electric Company – Ameren Electric	1-800-232-2477
Federal Bureau of Investigation (FBI)	911
Federal Emergency Management Assoc. (FEMA)	1-800-427-2354
Homeland Security	1-800-237-3239
Centers for Disease Control & Prevention (CDC)	1-404-639-3311
Police/Fire/Emergency	911
Association Attorney – John Rendleman with FMGR	618-529-3000 or 618-527-3609
Technology Person – Brandon Swarms dba Mr. Admin	618-694-2517
Telephone & Internet Provider – Futiva	618-736-2901

APPENDIX D

EMERGENCY CAPTAINS

EBOR Emergency Captains:
AE, Charay Palmer

ROLES OF EMERGENCY CAPTAINS

Role is to secure the office and ensure that all staff has evacuated.

EXITING THE BUILDING

Staff is to exit in a quick, orderly fashion. Do not wait in the office lobby or office for other staff. Once outside the building, all staff is to meet in the parking lot at the farthest corner away from the building. It is very important that all staff meet at this point to be accounted for.

FIRE PROCEDURE

UPON DISCOVERY OF A FIRE OR SMOKE:

1. If alarm has not sounded, call Fire Department by dialing 911. Give address and name.
2. Close doors around fire to contain it, if possible.
3. Evacuate, using nearest doors.

WHAT HAPPENS:

1. The Fire Department is automatically notified when the smoke detectors are activated.
2. Simultaneous to this, a bell alarm will sound to alert occupants to evacuate the building.
3. Fire Department's response to the property is usually within minutes of the alarms being activated or notification by phone.
4. No one will be allowed to re-enter the building until advised by the Fire Department.

EMPLOYEE OR PUBLIC ACCIDENT

In the event that an accident or illness of a Tenant's employee or visitor takes place in the office area:

- 1. Call fire Rescue Ambulance – 911**
- 2. Give Fire Rescue Ambulance this information: Suite # and location of emergency.
Any details available of accident or illness.**
- 2. Do not move injured or ill person. Try to make them comfortable.**
- 3. If possible have someone meet the emergency unit.**

APPENDIX E. TELEPHONE NUMBERS

BOARD OF DIRECTORS

INSERT MOST CURRENT BOARD OF DIRECTORS

CONTACT INFORMATION

EBOR STAFF

Charay Palmer, Association Executive

P.O. Box 94

Anna, IL 62906

(618) 525-5538

Christi Vineyard, Administrative Assistant

512 Barnett Ave., Unit A

Carterville, IL 62918

(512) 659-9226

Brenda Quinn, Membership Coordinator

501 S. Buchanan

Marion, IL 62959

(618) 322-8089

Lee Anne Bryant, MLS Coordinator

112 Turner

Anna, IL 62906

(618) 697-6429

BOMB THREAT

IN THE EVENT A BOMB THREAT IS RECEIVED:

1. Try to obtain as much information as possible from the caller, including:
 - Expected time of explosion
 - Location of the bomb
 - Size and type of the bomb
 - Reason bomb was placed
 - Try to keep caller on the phone as long as possible
2. Immediately call local authorities
3. If a bomb, or suspicious device is found, or if you believe the threat to be valid, evacuate the premises in accordance with the guidelines established for building evacuation.

BUILDING EVACUATION

DO'S

1. Keep calm and listen for instructions and follow them.
2. Close the door to your office as you leave.
3. If caught in heavy smoke, drop to the floor, take short breaths, and then crawl to escape.
4. Take any handicapped persons in the building to nearest door on floor and if possible assist person in exiting the building. If unable to do this, notify fire department, which will assist in evacuation.

DON'TS

1. No smoking
2. Do not run or create panic
3. Once you have left your areas, do not return for coat, purses, etc.
4. Do not return to the office until "ALL CLEAR" is given by the Fire Department.

TORNADO PROCEDURE

TORNADO WARNING:

By definition, a tornado warning is an alert by the National Weather Service confirming a tornado sighting and location. The Weather Service will announce the approximate time of detection and direction of movement. Winds will be 75 MPH or greater.

ACTION TO TAKE:

- 1. Get away from the perimeter of the building and exterior glass.**
- 2. Leave your exterior office and close door.**
- 3. Go to the center of the building for shelter (ladies restroom)**
- 4. Sit down and protect yourself by putting head as close to your lap as possible, or kneel protecting your head.**
- 5. Do not go outside the building**
- 6. Remain in center of the building until the "ALL CLEAR" is sounded.**

IF YOU ARE CAUGHT IN AN OUTSIDE PERIMETER OFFICE:

Seek protection under a desk.