
Policy Manual

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Vision Statement: *Empowering our members to succeed serve our communities.*

Mission Statement: *The Corpus Christi Association of REALTORS® mission is to enhance member professionalism, be a trusted resource to the communities we serve, and protect property rights.*

The term "committee" as used in these Policy Statements shall be deemed to include the terms "work group," "sub-committee," "advisory group," "Chairman Advisory Group" and Task Force." The term "Association" shall be deemed to mean the Corpus Christi Association of REALTORS®.

Policy #1: Policy Purpose & Formulation

Policy statements are to be used for developing guidelines and standards for internal Association operations. Policy statements are on-going and are to be reaffirmed by the Board of Directors each year at an annual Board of Director orientation/retreat program. Any new policies must be approved by the Board of Directors sitting at the time of the recommendation of the new policy. Policy recommendations may be made by staff, committee chairs, the Board of Directors, the Management Team, or any member of the Association. Recommended policy changes must be presented, in writing, to the President/CEO and Chairman of the Board prior to presentation to the Board of Directors for approval.

Members of the Board of Directors are to know, verify, and report violations of Policies to other Members of the Board of Directors. Members may also report violations to the Board of Directors.

Policy #2: Requests for Information

Requests for information from the general public, written or verbal, shall be referred to the President/CEO, Chairman of the Board, or a Communications Director. The Chairman of the Board, or his designee pertinent to a specific occasion, and the President/CEO, or his designee pertinent to a specific occasion, shall be the only authorized spokesperson(s) for the Association except as stated in Policy #3. No other individuals shall speak for the Association on matters affecting the Association or its membership without prior written approval of the Chairman of the Board.

Policy #3: Public Policy Statements Made by Association Committees

Only the Government Affairs Committee Chair (or their designee) and the Government Affairs Director shall be empowered to make public policy statements without prior approval of the Chairman of the Board or President/CEO. It shall be their responsibility and obligation to notify the Chairman of the Board and the President/CEO, as soon as practical, of any public policy statements to be made.

Policy #4: Anti-Trust Compliance

The Corpus Christi Association of REALTORS® has not and will not establish or maintain fixed or recommended compensation rates. Compensation is a matter of negotiation between the parties (the principal and the broker) and the Association will not interfere in those negotiations or inhibit in any way the freedom of the parties to negotiate by imposing bylaw provisions, recommended schedules or sanctions on members.

Policy #5: Confidentiality

Some matters discussed by the Management Team, Finance Committee, Board of Directors and Committees are of a sensitive nature and shall be kept confidential. Such matters are to be

worked out and resolved within the confines of the entity where the matter arose. If the issues cannot be resolved within those confines, the matter should be taken through the following chain of command for resolution: first to the Committee Chair then to the President/CEO and then to the Chairman of the Board. If it cannot be resolved by working through this chain of command, then and only then should the matter be taken to the Board of Directors and/or membership.

Policy #6: Smoking Policy

Smoking is strictly prohibited at all Association events, in all Association facilities, and within 20 feet of entrances to said events or facilities. This policy also applies to electronic cigarettes and vaping.

Policy #7: Endorsements for Products and Services

As a general rule, the Association does not support endorsements on products, services or companies. The exception is when the endorsement benefits our membership and the Board of Directors approves of the endorsement. All requests to the Corpus Christi Association of REALTORS® from individuals or organizations for endorsements of products or services shall be referred to the appropriate committee(s) for input and recommendations to the Board of Directors. The Board of Directors ultimately approves or disapproves all recommendations for endorsements.

Policy #8: Facility Rental and Advertising

Affiliates, members and non-members may rent the Association conference facilities per the established rate schedule. All events being held in the Association facilities will be listed on www.ccaronline.com Classes and events that are sponsored by a Member or Affiliate of the Corpus Christi Association of REALTORS® will be advertised in a special section of the weekly update, on a space-available basis. There is no guarantee that this advertising space will be available, and placement is at the sole discretion of the Corpus Christi Association of REALTOR®S® staff.

Policy #9: Donations & Fundraising

The Corpus Christi Association of REALTORS® supports charitable efforts in the community and wishes to contribute where appropriate. The Association will support charitable endeavors when they contribute to assisting the less fortunate or assist recipients with skills to create economic opportunity. Priority for charitable requests will be reviewed on the basis of whether or not the Association can make a significant impact on a project that is within the boundaries of the Association and where the Association is perceived as a leader in the effort. Requests for support will be directed to the President/CEO who will evaluate each request for compliance with the policy. The President/CEO will recommend appropriate candidates for contributions to the Public Relations Committee for a final decision. No committees are allowed to enter into fundraising activities for charitable purposes unless prior approval is received from the Board of Directors. (The Walk with Pride Foundation shall be the primary non-profit recipient of donations from the Association and fundraising for the Walk for Pride Foundation will be accomplished through the Public Relations Committee.)

Policy #10: Committee Financial Operation

Association committees have budgeted Income and Expenses, which have been approved by the Board of Directors in the Annual Budget. It is the responsibility of the Committee Chair and the assigned staff liaison to operate within that approved budget. If additional funds are deemed necessary by the Committee Chair, that request shall be made in writing to the President/CEO for presentation to the Board of Directors for approval.

Policy #11: Dues Payable

Dues for all Members shall be payable annually in advance not later than November 30 of the previous year. Dues shall be computed from the day a new member is granted provisional membership and shall be prorated for the remainder of the year. Collection procedures are outline in ARTICLE X, Section 4 (Nonpayment of Financial Obligations) of the Association Bylaws.

Dues not received within 10 calendar days of the due date will be subject to a \$25 late fee.

Cash payments will not be accepted.

Policy #12: Dues Collection Policy

The Corpus Christi Association of REALTORS® is a membership organization which provides services to the Members. Because the organization has made commitments to outside vendors to provide those services to the Members, the fees charged to the Members must be collected in a fair, consistent and timely fashion to ensure the ability of the organization to meet its' respective obligations. Collection procedures are outlined in ARTICLE X, Section 4 (Nonpayment of Financial Obligations) of the Association Bylaws and Policy #14 of the Policy Manual.

Policy #13: MLS Fees

MLS Participants (Designated REALTORS® (DR) will no longer be responsible for the financial obligations for MLS Subscribers (REALTOR® Agents) in their offices. MLS Subscribers (agents) will be billed directly and will be responsible for their own account. NO LONGER will an entire office be suspended from MLS Provider because one Subscriber has not paid their quarterly MLS fees or a fine. The only way that an entire office can be suspended is if the MLS Participant (Designated REALTOR®) is suspended.

All MLS members will be notified when invoices for quarterly MLS Fees and quarterly MLS Office Fees are available to be paid and reminder notices will be sent multiple times during the month that the invoices are made available by:

1. Message of the Day
2. Email
3. Monday Memo

Quarterly MLS Fees will be billed (invoices available for viewing) December 1, March 1, June 1, and September 1. MLS Fees are delinquent the first business day of January, April, July, and October. If not paid by these dates, MLS Subscribers (agents) will be suspended for non-

payment on January 1, April 1, July 1, and October 1 or the first business day thereafter, if the 1st is a weekend or holiday.

1. Upon suspension, a reconnect fee of \$25.00 will be assessed and any saved searches in MLS System will be deactivated.
2. In January, April, July and October, a list of suspended subscribers will be emailed to MLS Participants. The subject line will be: Suspended MLS Agents.
3. On the 15th day of suspension, all Supra services will be suspended, and the reactivation fee will be \$50.00.
4. Once an agent is delinquent for one month (as of February 1, May 1, August 1, November 1), they will be terminated from MLS and must return all Supra products in their possession to CCAR.
5. Once an agent is terminated from MLS, the reinstatement policy for non-payment will apply.
 - a. Pay the Reinstatement Fee.
 - b. Pay the current MLS fee.
 - c. If termination has been longer than one year, attend Orientation.
 - d. Pay all applicable Supra reconnection fees (if applies).

If a MLS Participant (Designated REALTOR®) fails to pay the quarterly MLS office fee, their personal quarterly MLS participation fee, quarterly office assistant fee or other accrued invoices, the above policy will apply with the following exception: the reconnect fee will be \$50.00 and the MLS Participant will be sent a notification by E-mail. If a MLS Participant (Designated REALTOR®) is suspended for non-payment, the ENTIRE OFFICE is suspended. An ENTIRE OFFICE will be suspended only when the MLS Participant (Designated REALTOR®) is suspended. PLEASE NOTE: When an entire office is suspended, access to MLS and ALL saved searches for all Subscribers will be deactivated.

1. Upon suspension of the office, a reconnect fee of \$50.00 will be assessed and any saved searches in MLS System will be deactivated.
2. On the 15th day of suspension, all Supra services for all agents and the Designated REALTOR® will be suspended and the Designated REALTOR® reconnect fee will be \$100.00.
3. Once the Designated REALTOR® is delinquent for one month (as of February 1, May 1, August 1, and November 1) they will be terminated from MLS, must return all Supra products in their possession to CCAR, and the Association reinstatement policy will be in effect (reinstatement fee, new application, attend orientation if termination as been longer than one year).

Supra Termination

Once an MLS Subscriber (REALTOR® Agent) or MLS Participant (Designated REALTOR®) has returned all Supra products in their possession to CCAR, the associated Supra account will be terminated. If at a later date Subscriber or Participant reactivates MLS service, the individual is responsible for all applicable Supra Fees.

Any Subscriber or Participant that has been inactive from MLS service for more than one (1) year must retake an MLS New Member Orientation class.

Policy #14: NSF Check Collection Policy

1. For agents paying Annual Dues or MLS Fees:
 - a. A phone call will be made to the agent and agent's DR notifying both that agent's NSF check has been returned to the Association. The amount due, including \$35 NSF fee must be paid in certified funds within 3 days of phone call. Cash payment will not be accepted.
2. For agents paying for other services:
 - a. A phone call will be made to the agent and agent's DR notifying both that agent's NSF check has been returned to the Association. The amount due, including \$35 NSF fee must be paid in cash or certified funds within 3 days of phone call.
 - b. If NSF check amount plus \$35 fee is not received within 3 business days, a Certified Demand Letter will be sent to the agent for payment.
 - c. The Association will submit all NSF checks to the County Attorney after non-payment from Certified Demand Letter.
 - d. Checks over \$250 will be taken to JP court by CCAR Staff if not collected by County Attorney (if deemed necessary by the CCAR President/CEO and CCAR Board of Directors joint approval).
3. For Designated REALTORS®:
 - a. A phone call will be made to the Designated REALTOR® (DR) notifying DR that NSF check has been returned to the Association. The amount due, including \$35 NSF fee must be paid in certified funds within 3 days of phone call. Cash payment will not be accepted.
4. If NSF check amount plus \$35 fee is not received within 3 business days, a Certified Demand Letter will be sent to the DR for payment.
5. The Association will submit all NSF checks to the County Attorney after non-payment from Certified Demand Letter.
6. Checks over \$250 will be taken to JP court by CCAR Staff if not collected by County Attorney (if deemed necessary by the CCAR President/CEO and CCAR Board of Directors joint approval).

Policy #15: Operating and Reserve Account Funds

Sums placed in checking, savings, money market or Reserve Accounts shall be deposited as per this policy as stated below. All sums placed in designated Reserve Accounts shall be a continuing item placed on the balance sheet, shall be so identified, and shall be utilized only in the event of an emergency as determined by the Board of Directors by majority vote. In the event the Board of Directors determines that Reserve Account Funds are necessary for Association operations, said funds shall be strictly utilized for and to the purpose so outlined under the auspices of the name of the account. In no event shall these funds be in any way encumbered or utilized in any other fashion.

Policy #16: Reserves

Any income over expense at the end of any fiscal year, as determined by the Annual Audit, shall be placed in an operating reserve fund. This reserve fund shall contain a minimum of six-month's operating expense and a maximum of twelve-month's operating expense.

Policy #17: Credit Card Policy

Purpose

The Corpus Christi Association of REALTORS® (CCAR) credit card policies have been formulated to provide guidelines for responsible use and application of funds. These policies should be reviewed and revised, if necessary, on an annual basis to reflect the needs of CCAR.

Possession of Credit Cards

CCAR will not have more than three physical active credit cards at any given time. These credit cards will be held by the President/CEO and designated staff members. These three cards will be procured from a single credit card provider and have a combined limit not to exceed \$30,000.

Authorized Expenses

The CCAR credit cards shall only be used for Association-related expenses. These may commonly include budgeted items and expenditures, some travel/hosting expenses, office and management expenses, and Association-event expenses, supplies, and deposits.

Unbudgeted items and expenditures may not be charged to any CCAR credit card without prior approval from the Board Chairman and the Secretary/Treasurer.

Payment of Credit Card Accounts

All credit card statements must be itemized and be accompanied by receipts (including any routine auto-billed expenses) for each expenditure. Prior to payment, this bill must be reviewed by the Board Chairman, Secretary/Treasurer, and President/CEO per current bill-payment guidelines.

Cash Advances

Under no circumstance will any cash advance be permitted.

Credit Card Rewards Programs

Any awards or benefits earned using CCAR credit cards will be applied to CCAR affairs or applied to the statement (if possible).

Verification of Accounts

CCAR will complete credit reporting procedures annually to ensure that no additional credit cards have been procured under the identity of the Association.

The Finance Committee will be responsible for conducting this report annually.

Policy #18: Access to Legal Counsel

The Chairman of the Board and President/CEO are the only individuals authorized to directly contact Association Legal Counsel, and they can only do so with the additional approval of the Secretary/Treasurer. Should there be a necessity for individuals or committees to meet with legal counsel, prior arrangements must be made through the President/CEO or the Chairman of the Board. Should an individual contact legal counsel without prior approval, the individual will be billed in the amount incurred from that contact.

Policy #19: Contract/Encumbrances

The Chairman of the Board and the President/CEO, subject to the approval of the Board of Directors, shall be the only individuals authorized to enter into contracts or agreements which incur financial or other liabilities to the Association. When outside facilities are required for use by any committee, approval will be obtained from the President/CEO and Chairman of the Board, who should consider the input of the Program Coordinator when appropriate.

Policy #20: Travel Policy

Purpose

The Corpus Christi Association of REALTORS® (CCAR) travel policies have been formulated to comply with the regulations of the Internal Revenue Service (IRS). The IRS establishes an “accountable plan” travel-expense allowance based on what is considered to be ordinary, necessary, and directly related to the active conduct of one’s trade or business. Because of this, the Corpus Christi Association of REALTORS® limits may seem somewhat restrictive.

General Expense Reimbursement Guidelines

Transportation

Air: Commercial air travel is reimbursed at the coach-class rate. Advance purchase should be made whenever possible to take advantage of lowest fares. Business use of frequent flyer miles (or any other type of airline rewards program) or vouchers is not reimbursable.

Curbside baggage-handling fees are reimbursed at the actual cost, plus \$1 per bag/box for a tip. The cost for bags/boxes exceeding weight limit or number of bag limit will not be reimbursed.

Ground Transport: Actual cost is reimbursed, and receipts must be provided. Tipping shall not exceed 20% of the actual fare plus an additional \$1.00 per bag/box.

Personal Auto: The owner of the vehicle that is used will be reimbursed at the IRS allowable rate per mile. The number of miles driven must be stated. The allowable rate per mile changes periodically and is indicated on the expense-reimbursement form. Personal auto mileage is reimbursable

only when other modes of transportation are unobtainable, or when personal auto use is less expensive than other modes.

Parking/tolls: Actual cost is reimbursed. Receipts should be provided when possible and are required for any amount over \$75. Reimbursement for parking is limited to self-parking options, unless no self-parking is available. If valet parking is utilized where self-parking is otherwise available, reimbursement will be based on the lowest available self-parking option.

Rental car: Rental cars are reimbursable only when other modes of transportation are unobtainable or more expensive. Any person obtaining a rental vehicle while serving the Association will be required to also obtain insurance coverage for the rental vehicle. Any cost of damages incurred due to Member or Staff negligence or fault will be the responsibility of the Member or Staff.

General Note

All per diem expenditures on behalf of CCAR are strictly based on the number of days the individual must be in attendance. If a person chooses to arrive early or remain after the conclusion of a meeting, all additional expenses (lodging, meals, etc.) will be paid by the individual.

Member Travel

The Corpus Christi Association of REALTORS® (CCAR) reimburses members serving on committees, sub-committees, and task forces for expenses incurred only when attending meetings approved by the Board of Directors and/or President/CEO of the Association. These “specially called” meetings will not include those conducted at Winter Meeting or Conference.

In other words, CCAR does not reimburse members for expenses associated with a committee, sub-committee, or task force meeting when the meeting is conducted during Winter Meeting or Conference.

Transportation: Transportation expenses will be the responsibility of the Member unless approved on a case-by-case basis by the CCAR Board of Directors.

Lodging: Lodging will be provided by CCAR for approved events. Members may be required to share rooms with another Member of the same sex. Lodging expenses provided by CCAR will only include the actual room rate plus taxes and any fees to self-park a vehicle during the Member’s stay.

Meals: A per diem rate of \$100 will be provided to each member for meals and additional expenses. Members will not be compensated until they have returned from travelling.

Communication: Communication expenses will be the responsibility of the Member.

Officer Travel

The Officers include:

1. Chairman
2. Chairman-Elect
3. Secretary/Treasurer

Transportation: General-expense reimbursement guidelines apply.

Lodging: Lodging will be provided by CCAR for approved events. Members may be required to share rooms with another Member of the same sex. Lodging expenses provided by CCAR will only include the actual room rate plus taxes and any fees to self-park a vehicle during the Member's stay.

Meals: A per diem rate of \$100 will be provided to each member for meals and additional expenses. Members will not be compensated until they have returned from travelling.

Communication: Telephone: All CCAR-related calls or fax transmissions are reimbursed based on actual charges.

Internet: Internet-access charges are reimbursed based on actual cost.

Cumulative communication expenses are not to exceed \$50 per day. Any overage to be paid by the Member.

Hosting/entertaining: CCAR will reimburse the actual costs incurred in situations where it is deemed appropriate for the officers to pay for several individuals at a meal, unless the meal is to be paid for by another association. Entertainment expenditures draw the greatest attention from the IRS, and thus require a higher degree of discretion. IRS regulations require the expenditure to be adequately explained with information concerning the purpose of the gathering, a list of individuals attending, the name and location where the expense was incurred, and all costs included. Reimbursement will not be authorized without this information.

These expenses will be reviewed by the Finance Committee and the Board of Directors on a monthly basis.

Spouse/Significant Other Travel:

Spouses and significant others are permitted to travel with the association and its members/Board of Directors, but only at their own expense. If any travel plans are arranged for spouses/significant others by the Association, any CCAR-incurred expenses will be reimbursed at the time of booking.

Board of Directors Travel

- Transportation:** Transportation expenses will be the responsibility of the Director unless approved on a case-by-case basis by the CCAR Board of Directors and President/CEO.
- Lodging:** Lodging will be provided by CCAR for approved events. Members may be required to share rooms with another Member of the same sex. Lodging expenses provided by CCAR will only include the actual room rate plus taxes and any fees to self-park a vehicle during the Member's stay.
- Meals:** A per diem rate of \$100 will be provided to each member for meals and additional expenses. Members will not be compensated until they have returned from travelling.

Staff Travel

- Transportation:** General-expense reimbursement guidelines apply.
- Lodging:** Lodging will be provided by CCAR for approved events. Staff travelling on behalf of CCAR may be required to share rooms with another Member of the same sex. Lodging expenses provided by CCAR will only include the actual room rate plus taxes and any fees to self-park a vehicle during the Member's stay.
- Meals:** A per diem rate of \$100 will be provided to each staff member for meals and additional expenses. Staff will not be compensated until they have returned from travelling
- Hosting/entertaining:** CCAR will reimburse the actual costs incurred in situations where it is deemed appropriate for the staff member to pay for several individuals at a meal unless the meal is to be paid for by another association. Entertainment expenditures draw the greatest attention from the IRS, and thus require a higher degree of discretion. IRS regulations require the expenditure to be adequately explained with information concerning the purpose of the gathering, a list of individuals attending, the name and location where the expense was incurred, and all costs included. Reimbursement will not be authorized without this information.
- The President/CEO of CCAR is permitted to purchase one dinner for the Board of Directors per event. The maximum allowance permitted for this meal is \$100 per person (including alcohol, if desired). Any overage shall be paid by the Board Member(s) prior to any use or application of CCAR credit cards or funds.

These expenses will be reviewed by the Finance Committee or the Board of Directors on a monthly basis.

Communication: Telephone: All CCAR-related calls or fax transmissions are reimbursed based on actual charges.

Internet: Internet-access charges are reimbursed based on actual cost.

Cumulative communication expenses are not to exceed \$50 per day. Any overage to be paid by the Member.

Policy #21: Committee Communications

Except as provided under Policy #3, under no circumstances shall a Committee Chair send out any information which is not coordinated with the President/CEO or Chairman of the Board. Committee communications to promote a function through a news or press release shall require the prior approval of the President/CEO or Chairman of the Board and said release shall be written and released by the President/CEO or Chairman of the Board. Under no circumstances are any committees allowed to disseminate any information to the public, i.e., print media, radio, TV, etc., in any other manner.

Policy #22: Association Open Meeting Policy

All committee meetings and Board of Directors meetings of the Corpus Christi Association of REALTORS® shall be open to the membership at-large except when an Executive Session is called.

Executive Session should and will be used to discuss matters that people consider personal and private. Situations that may necessitate Executive Session may include (but are not limited to): Staff or Member discipline or contracts, Staff performance reviews or compensation, Attorney consultations, key strategic moves like mergers or acquisitions, succession planning, personnel issues, or peer-to-peer Board discussions.

Planned topics to be discussed in Executive Session will be reported in the Agenda of committee meetings or Board of Directors meetings. A general list of topics discussed in Executive Session will be published in the Minutes of committee meetings or Board of Directors Meetings.

Policy #23: Staff Liaison/Meeting Schedule

The President/CEO shall assign a staff liaison to all committees. All regularly scheduled committee meetings will be held at the Association office except when approved by the President/CEO or the Chairman of the Board. Committee Chairs shall make arrangements for meetings through the assigned staff liaison.

Policy #24: Coordination of Association Activities

All functions of Association committees shall be coordinated through the Programs Coordinator to avoid conflicts. A master calendar for scheduling purposes will be maintained at the Association office by CCAR staff.

Policy #25: Committee Member Participation/Attendance.

Only those Members who have been appointed and confirmed by the Board of Directors are authorized to vote on issues that come before a committee. Committee Members are expected to attend all committee meetings to which they are appointed. The failure of a Committee Member to attend a total of three scheduled committee meetings within a calendar year shall, except for illness, jury duty, family crisis or catastrophic event, be deemed to be an automatic resignation from the committee. Absences due to the Member's attendance of CCAR events or TR/NAR official events will also be excused.

Policy #26: Association Staff Support

All Association staff are directly responsible to and under the direction of the President/CEO. Any requests for staff time shall be coordinated through the President/CEO. The President/CEO is responsible for the hiring and terminating of employment of all staff members.

The President/CEO is responsible for knowing and understanding recommended procedures and practices of the Texas Workforce Commission in relation to documenting employee issues or violations. Any employee found to be in violation of CCAR rules, policies, or employee manuals will be provided a written document to explain their actions and provide the employee recommendations for improvement. The employee must sign an acknowledgement of this report and will be allowed an opportunity to provide a written rebuttal. If any employee refuses to acknowledge the report, a Member of the Management Team will witness and document the refusal. A copy of these reports will be provided to the Management Team as they are incurred by any employee. The President/CEO will provide a written explanation of any employee's violations to the Management Team prior to termination.

Immediate termination is appropriate in some instances. The President/CEO will discuss any need of immediate termination with the Management Team prior to terminating any employee.

Exit interviews (conducted by an independent third-party) will be offered to any terminated staff personnel. The President/CEO is required to provide a written explanation of any staff termination to the Board of Directors.

The President/CEO must provide an introduction of any new staff member to the Board of Directors.

Policy #27: Committee Meeting Report Procedure

A copy of the reports of all committee meetings will be distributed to the Committee prior to their next regularly scheduled meeting. A copy of the reports/minutes of all committee meetings and financials will be distributed to the Board of Directors prior to their next regularly scheduled meeting.

Policy #28: Board of Directors Agenda Items

Items to be placed on the Board of Directors Agenda shall be submitted to the President/CEO at least 7 days prior to the meeting. Any item which is not on the Agenda will not be discussed unless it is determined by the Chairman of the Board or President/CEO to be of an emergency. If any person requesting the placement of an item on the Agenda disagrees with the decision of the Chairman of the Board or the President/CEO, the item will require a two-thirds vote of the Directors present to be placed on the agenda.

Policy #29: REALTOR®-OF-THE-YEAR and AFFILIATE-OF-THE-YEAR

The REALTOR®-OF-THE-YEAR and AFFILIATE-OF-THE-YEAR Committees shall be made up of the current REALTOR®-OF-THE-YEAR/AFFILIATE-OF-THE-YEAR, who shall act as Chairman, and not less than three nor more than four REALTORS® or Affiliates. At least 50% must be previous recipients of the REALTOR®-OF-THE-YEAR or AFFILIATE-OF-THE-YEAR award. In no case will any company have more than one member on the committee.

- A. The committees shall be appointed by the current REALTOR®-OF-THE-YEAR and AFFILIATE-OF-THE-YEAR with the consent of the Chairman of the Board.
- B. The committee shall begin meeting in September and present the awards at the annual installation; and
- C. The identity of the committee Members shall be confidential until the winners are announced.

The REALTOR®-OF-THE-YEAR award recognizes an outstanding REALTOR® who is a well-rounded professional based on five different criteria. Those criteria are as follows: number of transactions, sales volume, REALTOR® education, community involvement, and CCAR involvement. Each of these criteria will individually be worth 20% of the overall scoring.

Policy #30: Officer and Staff Endorsements

No Officer, Director or staff person of the Association may knowingly allow his/her Association title to be used for promotion of a political candidate or ballot issue.

Policy #31: Director Election Procedures

The President/CEO of the Corpus Christi Association of REALTORS®, Inc. shall be responsible for implementing voting procedures.

The election of Directors to serve on the Association's Board of Directors will be in accordance to the Association Bylaws.

Policy #32: Chairman Advisory Groups, Task Forces and Work Groups

The Chairman of the Board may appoint a Chairman Advisory Group to consider specific topics and issue specific recommendations to the Chairman of the Board. The Board of Directors may authorize a Task Force to consider specific topics and issue recommendations to the Board. The Board of Directors, Management Team and/or Committee Chairs may create a work group to discuss general issues for the mutual education of all members.

Policy #33: Legal Policy

All Corpus Christi Association of REALTORS® documents and information contained in hard copy or in electronic storage are private property of the Association and shall be treated as confidential information. The staff of the Corpus Christi Association of REALTORS® are permitted, and instructed, to cooperate with any governmental law enforcement agencies and courts and provide such confidential information only under the following circumstances:

1. The law enforcement agency or court must present a valid subpoena detailing the documents or information requested to the President/CEO.
2. Staff, acting under the direct supervision of the President/CEO or his/her designee will cooperate with the law enforcement agency or court to expeditiously provide the requested documents or information within the parameters of the subpoena but will not voluntarily provide any documents or information beyond the terms of the subpoena.

Policy #34: Whistleblower Policy

Purpose. The purpose of this Whistleblower Policy is to: (1) encourage staff and volunteers to come forward with credible information on illegal practices or serious violations of adopted policies of the Corpus Christi Association of REALTORS® (CCAR); (2) specify that CCAR will protect the person from retaliation; and (3) identify where such information can be reported.

Encouragement of reporting. CCAR encourages complaints, reports or inquiries about illegal practices or serious violations of CCAR's policies, including illegal or improper conduct by CCAR itself, by its leadership, or by others on its behalf. Appropriate subjects to raise under this policy would include financial improprieties, accounting or audit matters, ethical violations, or other similar illegal or improper practices or policies. Other subjects on which CCAR has existing complaint mechanisms should be addressed through channels described in those mechanisms, such as raising matters of alleged discrimination or harassment, unless those channels are themselves implicated in the wrongdoing. This policy is not intended to provide a means of appeal from outcomes in those other mechanisms.

Protection from retaliation. CCAR prohibits retaliation by or on behalf of CCAR against staff or volunteers for making good faith complaints, reports or inquiries under this policy or for participating in a review or investigation under this policy. This protection extends to those whose allegations are made in good faith but prove to be mistaken. CCAR reserves the right to discipline persons who make bad faith, knowingly false, or vexatious complaints, reports or inquiries or who otherwise abuse this policy.

Where to report. Complaints, reports or inquiries may be made under this policy on a confidential or anonymous basis. They should describe in detail the specific facts demonstrating the basis for the complaints, reports or inquiries. They should be directed to CCAR's President/CEO or the CCAR Chairman of the Board; if both of those persons are implicated in the complaint, report or inquiry, it should be directed to the CCAR Chairman-Elect. CCAR will conduct a prompt, discreet, and objective review or investigation. Staff or volunteers must recognize that CCAR may be unable to fully evaluate a vague or general complaint, report or inquiry that is made anonymously.

Policy #35: Records Retention

It is the policy of the Association that the following records shall be maintained for at least the periods of time set forth below. No employee, officer or director of the Association shall destroy any of the below referenced records without following the procedures set forth herein. The Association President/CEO shall be responsible for periodically reviewing the records of the Association for compliance with this policy. No records of the Association shall be destroyed except under the supervision of the President/CEO. Any officer of the Association shall have the right to suspend the destruction of any records of the Association for thirty (30) days upon written notice to the President/CEO specifying the records not to be destroyed during this thirty (30) day time period.

Type of Document	Minimum Requirement
Accounts payable ledgers and schedules	7 years
Bank Reconciliations	7 years
Bank statements	7 years
Bills of Sale	7 years
Checks	10 years
Contracts (still in effect)	Length of contract plus 7 yrs
Correspondence (general)	2 years
Correspondence (with vendors)	7 years
Depreciation Schedules	Permanently
Duplicate deposit slips	2 years
Employment applications	3 years
Expense Analyses/expense distribution schedules	7 years
Insurance policies, etc.	Length of policy plus 10 yrs
Internal audit reports	3 years
Inventories of products, materials, and supplies	7 years
Invoices (to customers, from vendors)	7 years
Legal Opinions, lawsuits, and correspondence regarding legal matters	10 years
Membership applications and records	Permanently
Minute books, bylaws and articles of incorporation	Permanently
Notes and Deeds to Secure Debt	Length instrument plus 7 yrs
Outside audit reports	20 years
Payroll records and summaries	7 years
Personnel files (terminated employees)	7 years
Records of ethics hearings and commission arbitrations	10 years
Retirement records	10 years
Tax returns and worksheets	20 years
Trademark registrations and copyrights	Permanently
Withholding tax statements	7 years
Year End Financial Statements	20 years

Policy #36: Anti-Trust Compliance Policy

The following is to be read at all Association Board and Committee meetings.

“The Corpus Christi Association of REALTORS® (CCAR) and its Officers, Directors, employees, and committees fully support and intend to comply with all applicable federal and state anti-trust laws and shall not engage in any anti-competitive conduct or practice, nor allow CCAR to be used by any member or committee for any anti-competitive effect, including but not limited to the following kinds of prohibited conduct:

1. Any discussion or effort to directly or indirectly fix, peg, raise, lower, control, recommend, suggest, or maintain brokers’ commissions or commission splits on the sale of real estate.
2. Any contract, combination, conspiracy, discussion, or effort to divide or allocate real estate market customers.
3. Any discussion or effort to disparage or injure anyone’s business or trade.

Minutes should be kept of all business of the Directors and standing Committees, which accurately summarize the action taken at the meeting. For maximum protection, the officer in charge and/or CCAR counsel should review the minutes to ensure the language used is not subject to misinterpretation.”