POLICIES MANUAL

November 2026

TUSCALOOSA ASSOCIATION OF REALTORS®, INC.
OPERATING POLICIES MANUAL
Last Revised May 2025

Mission Statement of the Tuscaloosa Association of REALTORS®
The Tuscaloosa Association of REALTORS® (TAR) promotes, educates and supports its members in serving the public while adhering to the REALTOR® Code of Ethics. In partnership with the Alabama Association of REALTORS® and the National Association of REALTORS®, TAR exists to expand opportunities for real property ownership and to preserve private property rights.

Introduction
This manual is designed to serve as a guide for the Officers, Directors, Committee and Staff of the Tuscaloosa Association of REALTORS®, Inc.

As policies and/or conditions dictate within the Association, these policies will be amended. The policies contained in this manual can be adopted, amended, and rescinded by the Board of Directors of the Association without notice to members. The description and responsibilities of all Officers, Directors and Committee Chairman as a whole are contained herein.

The purpose of this manual is to clearly delineate the responsibilities of the governing bodies of the Tuscaloosa Association of REALTORS®. The policies and operations of the Association must be consistent with the Bylaws, rules and regulations and policies of the NATIONAL ASSOCIATION OF REALTORS®, to ensure continued coverage under NAR's Errors & Omissions coverage. In the event of any conflict between the "operating policies" and the Bylaws, the Bylaws will prevail.

You are urged to review these operating policies and to pay particular attention to those portions applicable to your particular office. The delineation of responsibilities should assist you in carrying out the duties of your particular office or position on the "leadership team" of the Tuscaloosa County Association of REALTORS®.

Adoption of Conflict of Interest, Records Retention, and Whistleblower Policies satisfies IRS requirements for non-profit associations.

Disclaimer
Nothing in this manual is intended to conflict with the Articles of Incorporation and Bylaws of the Tuscaloosa Association of REALTORS®, the Alabama Association of REALTORS®, or the NATIONAL ASSOCIATION OF REALTORS®, or with any Local, State or Federal law or regulation. In the event any policy does conflict, the higher authority shall prevail.

Indemnification
The Tuscaloosa Association of REALTORS® shall indemnify each and all of its Directors, Officers, Staff and former Directors, Officers, and Staff, against any expenses incurred by them, including legal fees or judgments and penalties rendered or levied against such a person in a legal action brought against any such person for action or omissions alleged to have been made by such person while acting in the scope and duties as Director, Officer, or Staff member of the Corporation, provided that such person did not act, fail to act, or refuse to act willfully with gross negligence or with fraudulent or criminal intent in regard to the matter involved in the action.

Notice
UNDER THE LONG-ESTABLISHED POLICY OF THIS ASSOCIATION, THE ALABAMA ASSOCIATION OF REALTORS® AND NATIONAL ASSOCIATION OF REALTORS®:

1. THE BROKER'S COMPENSATION FOR SERVICES RENDERED IN RESPECT TO ANY LISTING IS SOLELY A MATTER OF NEGOTIATION BETWEEN THE BROKER AND HIS OR HER CUSTOMER/CLIENT AND IS NOT FIXED, CONTROLLED, RECOMMENDED OR MAINTAINED BY ANY PERSONS NOT A PARTY TO THE LISTING AGREEMENT.
2. COMPENSATION PAID BY ANY BROKER TO A COOPERATING BROKER IS NOT FIXED, CONTROLLED, RECOMMENDED OR MAINTAINED BY ANY PERSONS OTHER THAN THE OFFERING BROKER WITH THE CONSENT OF THE CLIENT OR CUSTOMER.

IT IS THE POLICY OF THIS ASSOCIATION TO OPERATE ITS BUSINESS IN COMPLIANCE WITH THE FEDERAL, STATE AND LOCAL FAIR HOUSING AND EQUAL OPORTUNITY LAWS.

Standards of Conduct for the Leadership of the Tuscaloosa Association of REALTORS®

1. To maintain complete loyalty to the Association, aggressively pursue its objectives and support its policies and programs.
2. Hold inviolate the confidential information entrusted to the leadership by the members, directors and Association staff.
3. Recognize and conscientiously discharge the responsibilities as an officer and director of the Association.
4. Issue no false or misleading statements.
5. Refrain from disseminating any malicious information concerning the Association, leadership, membership and/or staff.
6. Accept responsibility for cooperating with and respecting the viewpoints or counterparts.
7. Utilize every opportunity to improve public understanding of the REALTOR® trademark and to enhance the REALTOR® image in the community.
8. Maintain high standards of personal conduct.

General Operating Policies

The following are the current policies of the Tuscaloosa Association of REALTORS®. As new policies are created, or existing policies abolished, they will be presented to the Board of Directors for review and approval or disapproval and this manual will, at that time, be amended accordingly.

Application Fee Refunds/Waivers

A request for the waiver of an application fee shall be in writing and presented to the Board of Directors for review and decision will be based on individual circumstances. The refund of an application fee shall not be made for any reason, except in the event of rejection of an application for membership.

Authorized Signatures

Signature authorization cards and resolutions will be prepared by the Chief Executive Officer (CEO) and filed annually with all banks in which the Association maintains accounts. The CEO has all powers to manage (check balances, transfers, draws, stop payment, online banking, etc.) the bank accounts of the Tuscaloosa Association of REALTORS®. All checks should be signed by two parties. The following individuals shall have authorization to sign checks and financial documents for the Association:

1. TAR/WAMLS Chief Executive Officer
2. TAR President
3. TAR President-Elect/WAMLS Immediate Past President
4. TAR 1st Vice President/WAMLS President
5. TAR 2nd Vice President
6. TAR Immediate Past President
7. MLS Services Director

Awards

1. Past recipients of the Rookie of the Year Award are not eligible to receive the award a second time.
2. The current President is not eligible for the State REALTOR® of the Year Award. It will be a matter of local determination if that member is to be awarded the Local REALTOR® of the Year Award.
3. Recipients of the following awards are determined as follows:

   REALTOR® of the Year Award is determined by using a Scoring Worksheet that scores each category based on the weight of each category. The nominee who accumulates the most points is awarded the REALTOR® of the Year. This is to ensure that the Local candidate is scored in order to compete at the State level. This award is given in July. A REALTOR® can be nominated and win more than once at the local level. A local ROTY winner can be nominated for the State ROTY more than once but can win only once.

   Rookie of the Year Award is determined by accepting nominations from REALTOR® members of the Association and the Awards Committee selects the winner from among the nominations by using a Scoring Worksheet that scores each category based on the weight of each category. This award is given in December.

   Cooperative Spirit Award is determined by accepting nominations from REALTOR® members of the Association. From these nominations, the candidates are voted on by secret ballot by the Awards Committee and the top 3 are voted on by the REALTOR® members of the Association. This award is given in December.

   Affiliate of The Year Award is determined by accepting nominations from REALTOR® members of the Association and the Awards Committee selects the winner from among the nominations by using a Scoring Worksheet that scores each category based on the weight of each category. Preference is given to someone who has not received the award before. This award is given in December.

   Good Neighbor Award is awarded at the discretion of the Association Board of Directors. This award is presented to a member of the Association who has made significant contributions to and a significant impact in the Tuscaloosa Community through service, volunteerism, and community involvement. This award may be given when a candidate deserving of such recognition is brought to the Board's attention.

Building Use

The TAR classroom is available for use by all member offices for Sales Meetings on a first come first served basis. Any member office using the TAR classroom for Sales Meetings will be responsible for the Sales Meeting set-up and clean-up. If the classroom is used for a CE Class or other event not sponsored by the Association (excluding a member office Sales Meeting), there will be a $50 cleaning fee assessed for the use of the classroom. The TAR building is not available before/after business hours unless approved by the Board of Directors.

Business Before the Board of Directors

Business to come before the Board of Directors shall be placed on the agenda by the CEO, after discussion with the President of the Association. The President of the Association may instruct the CEO to include certain items of business, at their discretion. Chairs of Committees of the Association, with authorization from the President, may also request the CEO to include items on the agenda for the Board of Directors Meeting.

Charitable Contributions

All charitable contributions made on behalf of the Association must be approved by the Board of Directors prior to being made.

Committees of the Tuscaloosa Association of REALTORS®

The purpose of each committee is as delineated in this Policies Manual and the Bylaws of the Tuscaloosa Association of REALTORS®. Committees shall be reviewed from time to time and the committee "purpose" revised, as needed. Committee members will be appointed for a one-year (1) term. However, Grievance and Professional Standards will have 15 members, each serving staggered three (3) year terms, with vacancies on these committees to be filled by the President. Professional Standards and Grievance Committee members must have been members of the Association for at least 3 years. No member may serve concurrently on the Grievance and Professional Standards Committees. No member of the Grievance or Professional Standards Committee shall concurrently serve on the Association Board of Directors. Professional Standards and Grievance Committee members must complete a 3-hour Professional Standards Procedural Training seminar or CE course of instruction each year.

The Board of Directors shall approve any Committee Budget. Expenditures over budget shall not be made except with the prior approval of the Board of Directors.

Committee Chairs ensure that minutes of all meetings and attendance records are kept, and copies given to the Chief Executive Officer.

Committee members shall attend Committee meetings.

The following Committees shall be comprised of REALTOR® Members only: Awards, Bylaws, Grievance, Nominating, and Professional Standards. In addition, no more than two REALTOR® Members from the same firm may serve on these Committees.

ARPAC COMMITTEE (REALTORS® POLITICAL ACTION) - has the responsibility to provide information to the membership on legislative matters affecting the real estate profession, to encourage and promote ARPAC investing, to plan and conduct ARPAC fundraising activities, and to encourage and promote member participation in NAR and AAR Calls for Action. A member must contribute their ARPAC Fair Share to be eligible to serve on the ARPAC Committee.

AWARDS COMMITTEE – has the responsibility to supervise the awards process and determine award recipients, as required, for awards presented by the Tuscaloosa Association of REALTORS®. Rules and procedures must be approved by the Board of Directors. The committee should ensure that criteria for earning all awards are well publicized, that certification forms are provided in sufficient time to meet the established certification deadlines and that awards of a suitable nature are prepared and presented to all qualified recipients at the Annual Awards Ceremony. The awards selection process and discussions held at Awards Committee meetings are to be kept strictly confidential. In addition, the decisions of the Awards Committee are to be kept confidential and only the Awards Committee Chairman, President of the TAR Board of Directors, and the Chief Executive Officer shall know the winning recipient until such time as formally announced and/or recognized. Additional responsibilities of the Awards Committee include:

- Presentation of Awards

If a member of the Awards Committee is nominated for an award while serving as a member of the Awards Committee, the member shall recuse themselves from participating in and selecting/voting on the recipient of the award for which they are nominated.

Only REALTOR® members may serve on the Awards Committee. The Awards Committee shall have a minimum of eight (8) REALTOR® members. No more than two REALTOR® Members from the same firm may serve simultaneously on the Awards Committee.

BYLAWS COMMITTEE – has the responsibility of reviewing the Bylaws and other governing documents of the Association to keep them current. The Bylaws committee is comprised of 2 Past Presidents, 1 WAMLS Board Member, 1 TAR Board Member, and other members as appointed by the President each serving a 2-year term.

Only REALTOR® members may serve on the Bylaws Committee. No more than two REALTOR® Members from the same firm may serve simultaneously on the Bylaws Committee.

CARAVAN COMMITTEE – has the responsibility of determining the rules and guidelines governing the Caravan meetings and the scoring of properties showcased during Caravan. This Committee shall meet as needed. The Caravan Chairman, along with the MLS Services Director, will run the Caravan meetings at the Association office.

EQUAL OPPORTUNITY – is to assist members in all matters pertaining to Fair Housing Laws and the Affirmative Marketing Agreement of the NATIONAL ASSOCIATION OF REALTORS® which has been adopted by the Tuscaloosa Association of REALTORS®. Committee members should become knowledgeable of online media regarding equal opportunity in the housing industry.

FINANCE COMMITTEE – has the responsibility of compiling budgets for TAR and WAMLS that adhere to and promote the components of the Association's Strategic Plan. Proposed TAR and WAMLS budgets shall be presented to the Board of Directors for approval. The Finance Committee shall be comprised of the following nine (9) TAR Members who will have the term limit as set forth in parenthesis: TAR President-Elect (1 year), WAMLS President-Elect (1 year), TAR Director (2 years), WAMLS Director (2 years), Affiliate Member (2 years), Broker Member (2 years), Agent Member (2 years), Broker Member (3 years), Agent Member (3 years). Finance Committee Members will be appointed by the President-Elect and approved by the Board of Directors. No more than two REALTOR® Members from the same company may serve simultaneously on the Finance Committee.

GRIEVANCE – functions to receive Ethics complaints and Arbitration requests from either Association members or the public and to determine if, taken as true on their face, a hearing is to be warranted. The Grievance Committee makes only such preliminary evaluation as is necessary to make these decisions. The committee meets at the call of the chairman regarding Ethics complaints or Arbitration requests which require committee consideration. Committee members should be thoroughly familiar with the Code of Ethics and Standards of Practice of the NATIONAL ASSOCIATION OF REALTORS®. The Grievance Committee does not hold "hearings." The committee chairman should closely coordinate the administrative processing of Ethics complaints or Arbitration requests with the CEO. The CEO receives a formal, written complaint stating the Article or Articles alleged to have been violated. The CEO sends a copy of the complaint to the Grievance Committee Chair before the committee meets.

The Grievance Committee is comprised of 15 REALTOR® members. Committee members are appointed by the President. No more than two REALTOR® members from the same firm may serve simultaneously on the Grievance Committee.

GOVERNMENTAL AFFAIRS COMMITTEE – The Governmental Affairs Committee consists of members who are interested in working with local, state, and national government entities to encourage a climate favorable to the real estate profession, private property ownership, and the free enterprise system. The committee considers proposed regulations affecting real estate interests and other industry-related matters and encourages sound legislation that protects property rights and individual ownership of real estate.
To be eligible to serve, a member must contribute their ARPAC Fair Share and meet at least one of the following criteria:

a) Within the past three years, the member served as an ARPAC committee member and actively participated and fulfilled their commitment in each year of service; or
b) Within the past three years, the member fulfilled Major Investor status.
Additional responsibilities of the Governmental Affairs Committee include:
o Suggest local candidate(s) for endorsement
o Plan and conduct candidate forums (if any)
o Plan committee interviews with candidates
o Makes recommendations to the Board of Directors regarding ARPAC Board Sharing funds
o Inform the membership of local events with an impact on the real estate profession (ex. Board of Education business, school zone changes, local and municipal rules and regulations).

PROFESSIONAL DEVELOPMENT – has the responsibility for planning, promoting, and coordinating educational and professional development programs on the local level. Additional responsibilities of the Professional Development Committee include:

- Plan New Member Orientation – agenda, speakers, sponsors, location, date
- Plan and promote educational programs (ex. Lunch & Learns) and help secure speakers and lunch sponsors
- Provide input on relevant topics/issues for CE Classes that would benefit Association members
- Plan and promote Designation and Certification Courses for the Association's Membership (ex. GRI, SRS, RENE, E-Pro, ABR)

PROFESSIONAL STANDARDS COMMITTEE – the primary function of the Professional Standards Committee is to enforce the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS® and to conduct the hearings regarding violations of the Code of Ethics and Arbitration. The committee members should be knowledgeable of the following documents: (1) The Code of Ethics, (2) *The Code of Ethics and Arbitration Manual* as published by the NATIONAL ASSOCIATION OF REALTORS®, (3) Interpretations of the Code of Ethics, (4) the TAR Policies Manual, (5) the Association's Bylaws, (6) AAR Constitution and Bylaws, and (7) NAR Constitution and Bylaws, (8) the WAMLS Bylaws, and (9) the WAMLS Rules and Regulations. The secondary function of the Professional Standards Committee is to help educate the membership on the meaning and interpretation of the Code of Ethics. The committee chairman should coordinate administrative details with the CEO.

The Professional Standards Committee is comprised of 15 REALTOR® members. Committee members are appointed by the President. No more than two REALTOR® members from the same firm may serve simultaneously on the Professional Standards Committee.

PUBLIC RELATIONS AND COMMUNITY PROJECTS COMMITTEE – protects and enhances the image of the term "REALTOR®" for every Association member by promoting the value of using a REALTOR®, private property rights, and home ownership, and by planning and coordinating community service projects and events throughout the year. The Committee is responsible for:

- Coordinating news releases and articles that promote the Association's local activities and community involvement, the successes and accomplishments of the Association and its members, the REALTOR® image, and the Tuscaloosa MLS and Tuscaloosa Association websites.
- Supplying information and content for the Association website, social media accounts, and print media.
- Planning, promoting, and organizing community service projects and events, such as donation drives and volunteer days, and publicizing them to the community.
- Evaluating community service projects periodically to determine whether community needs are being best served.
- Encouraging and promoting member participation in community projects.
- Working with the Awards Committee to recognize and promote award winners.

- Partnering with local organizations to enhance and promote the value of REALTORS® and their positive impact on the community.

REALTOR® SAFETY – has the responsibility to plan for the special events for REALTOR® Safety Month and throughout the year, get guest speakers throughout the year to speak on the topic of REALTOR® Safety (ex. Lunch & Learn), and promote REALTOR® Safety throughout the year (via email, newsletters, luncheon handouts and tips, etc.).

SOCIAL COMMITTEE – has the responsibility to plan social events throughout the year for the Association membership, including the Holiday Party in December. Additional responsibilities of the Social Committee include:

- Determine date, location, and entertainment for the Holiday Party in December
- Work with the Community Projects Committee to promote and plan the annual Toys for Tots Toy Drive at the Holiday Party in December
- Operate within the budget for Social events
- Plan and promote Social events, including Member Only and Family Friendly, to encourage Association membership networking and fellowship

Communications Policy

1. Copies of correspondence between the Association, AAR and NAR shall be filed at the Association Office.
2. No member is authorized to generate written material on behalf of the Association without approval of the Board of Directors.
3. Association stationary use is limited to OFFICIAL ASSOCIATION BUSINESS ONLY and will not be made available by the CEO to any member for any purpose whatsoever.
4. All statements to the media concerning the Association shall be made by the President, or in his/her absence, by the President-Elect or 1st Vice President. It is recommended that officers making media statements complete training sessions such as "Leadership AAR" prior to speaking on behalf of the Association.

Company Name Change

If a company changes names and the company license number remains the same with the Alabama Real Estate Commission, the Association will change the current company name to the new company name in the MLS Service without establishing a new company.

Contracts

The CEO shall sign all contracts and other instruments on behalf of the Association as authorized by the Board of Directors or as necessary to carry out the day-to-day operations of the Association. The failure of any person to comply with this provision without prior approval by the Board of Directors, thereby creating any legal obligation on the part of the Tuscaloosa Association of REALTORS®, Inc., shall cause such person to indemnify and hold harmless Tuscaloosa Association of REALTORS®, Inc. for any damages incurred as a result of such failure.

Disbursements

Disbursement and payments of accounts payable shall be made in accordance with general bookkeeping procedures, according to the following inter-office procedures:

1. The Financial Manager or CEO opens all Bank Statements.
2. The Financial Manager or CEO reviews all bills and prepares all checks.
3. All checks will be signed by 2 parties – Chief Executive Officer, President, President-Elect, 1st Vice President, 2nd Vice President, Immediate Past President or MLS Services Director.

The CEO shall have the overall responsibility for all disbursements made by the Association.

Donations

No donations or contributions shall be made without the express approval of the Board of Directors, except in the event of donations made in lieu of flowers upon the death of a member or member's immediate family member not to exceed $100.

Dues Refunds/Waivers

Refund of dues shall not be made for any reason except in the event of an overpayment. In this instance the amount overpaid shall be returned.

Duties of Officers and Directors

I. **DUTIES COMMON TO ALL DIRECTORS**

A. Serve as a spokesperson for the Association and represent the interests and objectives of the Association according to the policies established by the Board of Directors. Be informed on Association activities and prepared to represent the Association before the news media, allied organizations and industries, local, state and federal agencies, the general public, and the State and National Associations.

B. Be thoroughly familiar with the Association's Strategic Plan, the Constitution and Bylaws of the Tuscaloosa Association of REALTORS®, the Alabama Association of REALTORS®, and the NATIONAL ASSOCIATION OF REALTORS®, and the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS®. Be familiar with the Alabama Real Estate License Law and all matters affecting real estate in our community, state and nation.

C. Be familiar with Robert's Rules of Order and basic parliamentary procedure.

D. The authority of the individual Directors is limited to participating in actions taken by the Board as a whole when legally in session. Directors shall not assume responsibilities of the CEO or other staff members. An individual Director may not take any action upon themselves; at their own expense or otherwise, enter into any contract or agreement, written or oral, on behalf of or in the interest of the Association without the prior approval of the Board of Directors.

E. Neither the Board of Directors nor Association staff shall be bound in any way by any action taken or statement made by any individual Director except when such statements or action is pursuant to specific instructions and official action taken by the Board of Directors.

F. Each Director shall review the agenda and any materials distributed prior to the meeting and be prepared to participate in the discussion and decision-making process for each agenda item.

G. Understand that the membership holds the leadership accountable for competency of governance and accomplishment of the goals of the Association. To that end, the leadership will always make decisions predicated on what is in the best interests of the Association.

H. Recruit Association members to apply to serve on the Board of Directors. Promote the criteria used by the Nominating Committee when considering prospective Officers and Directors:

   a. Member is in good standing in the Association;

   b. Member is dedicated to the Association as shown through their active participation in Association activities (including participation on Association committees, attendance at Association Luncheons, participation in Association Community Projects, ARPAC participation, attendance at educational events, etc.);

   c. Is an established and recognized individual who enjoys a good reputation in the real estate profession;

   d. Is capable of expressing the views of the Association and the real estate profession in public forums and is a knowledgeable professional; and

   e. Is an articulate individual who is capable of working with other organizations at the Local, State, and National levels.

II. DESCRIPTION OF OFFICERS' RESPONSIBILITIES

A. **President**: The President of the Tuscaloosa Association of REALTORS® is the Chief Elected Officer of the Association. The President will preside at all meetings of the Association and shall have the authority to call Special Meetings of the Board of Directors and to designate where such meetings are to be held.

The President is specifically charged with the following responsibilities:

1. With the assistance of the Executive Officers and the CEO, guide the business affairs of the Association.
2. Exercise personal leadership in the motivation of other Directors, Association members, committee members, and staff.
3. Work with the Executive Committee, Board of Directors and committees in formulating basic policies and/or policy changes, which are in concert with the Association's Strategic Plan, and which will further the goals and objectives of the Association.
4. Appoint committee chairpersons and committee members. With the assistance of the Board of Directors, outline the purpose, goals and duties of committees and monitor their progress in meeting stated objectives.
5. Request from each Committee Chairman a written report of the progress of the committee and, if required, budget recommendations for the next year.
6. The President may appoint work groups/task forces as deemed necessary, but must state the purpose, the members, and the budget requirements (if any) to support each work group/task force appointed. Each work group/task force appointed shall be approved by the Board of Directors. These work groups/task forces shall be temporary for the duration of the project/task.
7. Serve as an ex-officio member of all committees of the Association, except for the Grievance and Professional Standards Committees.
8. Within one (1) month after being elected President, he/she shall appoint Committee Chairs.
9. Be available for interviews with the media regarding the Association and the real estate industry.
10. Work with Brokers to encourage them and their agents to serve and participate on Association committees; advising them that service on a committee is a necessary prerequisite to serving as a Director and an Officer.

B. **President-Elect**:

1. With the assistance of the Officers and the CEO, guide the business affairs of the Association.
2. Become familiar with the duties of the President. Be prepared to assume all duties of the President in the event of his/her incapacity, absence, removal from office or resignation.
3. Be responsible for the coordination of committees and committee objectives assigned by the President.
4. Report to and be responsible to the President and the Board of Directors.
5. Serve as Programs Chair and be responsible for getting Guest Speakers and members to say the Blessing and the Pledge of Allegiance at Association Luncheons.

C. **1st Vice President**:

1. Serve as President of the West Alabama Multiple Listing Service, Inc.
2. With the assistance of the Officers and the CEO, guide the business affairs of the Association.
3. Accept special assignments upon request of the President and/or Board of Directors.
4. Report to and be responsible to the President and the Board of Directors.

D. **2nd Vice President**:

1. With the assistance of the Officers and the CEO, guide the business affairs of the Association.
2. Serve as liaison between Association Committee Chairmen and the TAR Board of Directors.
3. Provide Association Committee reports to the TAR Board of Directors at Board Meetings.

4. Report to and be responsible to the President and the Board of Directors.
5. Reviews and approves Meeting Minutes with the Chief Executive Officer before they are submitted to the TAR Board of Directors for adoption.
6. Shall attend meetings of the Board of Directors of the West Alabama Multiple Listing Service as an ex-officio non-voting member.

E. **Immediate Past President:**
1. With the assistance of the Officers and the CEO, guide the business affairs of the Association.
2. Accept special assignments upon request of the President and/or Board of Directors.
3. Report to and be responsible to the President and the Board of Directors.
4. Serve as a voting member of the Board of Directors.

III. DESCRIPTION OF DIRECTORS' RESPONSIBILITIES

A. The Board of Directors shall serve as the governing body of the Association.
B. Participate in all Association meetings as a representative of the members. Review, revise and establish policies for the mutual benefit of the membership. Promote and support decisions that are in the best interests of the Association membership, keeping in mind that the Board of Directors is responsible to all members and must place the welfare of the total group and membership ahead of individual company, geographic or personal considerations.
C. Review and approve the annual budget and all adjustments thereto as submitted by the Finance Committee.
D. Evaluate the review of the financial records of the Association when completed by the auditor.
E. Review all committee reports and approve committee expenditures.
F. Serve as an appellate body to Professional Standards hearings and make final decisions in Professional Standards cases. Ensure adherence to NAR's *Code of Ethics and Arbitration Manual* in all Professional Standards matters.
G. Establish membership dues and privileges of membership in Association.
H. Approve proposed amendments to the Association Bylaws and Policies Manual.
I. Approve replacements to fill unexpired terms in the event of a vacancy, in accordance with the Bylaws.
J. Keep informed of the Code of Ethics, Alabama Real Estate License Law and all matters affecting real estate in our community, state and nation.
K. Be available for interviews with the media regarding the Association and the real estate industry.
L. Be responsible to the President and the Board of Directors.
M. Directors are required to attend the meetings and training below. A Director's absence from two (2) of the below shall be deemed a resignation by that Director, absent the showing of extraordinary circumstances as approved by a majority of the remaining Directors.
    1. Board of Directors Meetings
    2. Annual Volunteer Leadership Training
N. Directors should try to attend the following meetings, if possible:
    1. Association Membership Luncheons, plus encourage other members to attend.
    2. AAR Capitol Conference (February)
    3. AAR Annual Convention (September/October)
    4. Institutes, Societies and Council meetings
    5. Association educational functions

IV. DESCRIPTION OF CHIEF EXECUTIVE OFFICER'S RESPONSIBILITIES:

A. Ensures that the Board of Directors, Executive Committee, and officers are fully informed of Association conditions and of all important factors influencing them.
B. Attends all meetings of the Board of Directors and Executive Committee.

C. Plans, formulates, and recommends for the approval of the Board of Directors basic policies and programs that will further Association objectives.
D. Executes all decisions of the Board of Directors except when Directors specifically make other assignments.
E. Develops specific administrative policies, procedures, and programs to implement the general policies of the Board of Directors.
F. Establishes a sound organizational structure for the Association's headquarters office.
G. Plans the general administration of the entire Association operation.
H. Coordinates committee meetings, projects, and major activities.
I. Recruits, hires, trains all Association personnel including responsibility for promotions, and terminations.
J. Defines staff duties, establishes performance standards, conducts performance reviews, and maintains competitive salary structure.
K. Ensures that committee decisions and recommendations are submitted to the Board of Directors for approval.
L. Executes contracts and commitments as authorized by the Board of Directors or as necessary to carry out the day-to-day operations of the Association.
M. Promotes and encourages active participation in Association activities and reports Association activities through the Association's communications media.
N. Ensures that all funds, physical assets, and other Association property are appropriately safeguarded and administered; operates within the approved budget.
O. Serves as supervising editor of the official publication.
P. Along with the Professional Development Committee develops education programs to advance the professional, technical, and managerial skills of the membership, operating within the budget and program objectives that the Board of Directors approves.
Q. Retains consultants to perform work on behalf of the Association as needed, including but not limited to legal counsel and Certified Public Accountants and accounting firms.
R. Ensures that all records and correspondence of the Association are maintained in good order.
S. Ensures that a record of all meetings is maintained by the Association in accordance with the Association's document retention procedures.
T. Ensures that advance notice of all membership meetings and copies of all pertinent documents are emailed to all members in good standing.
U. Reviews monthly Financial Statements.
V. Monitors the Association to assure expenditures are within the annual budget and keeps the Officers and Directors informed of the financial condition of the Association.
W. Presents monthly financial reports to the Board of Directors.

Financial Policy

1. TAR will follow generally accepted accounting principles.
2. TAR accounts will be maintained at an insured financial institution(s) as approved by the Board of Directors.
3. TAR may invest in its assets, equipment, office space, and other capital assets, in order to fulfill its mission as provided in these policies and its Bylaws and other governing documents. TAR may invest its cash in short-term and long-term interest-bearing accounts. TAR shall not engage in speculative investments, including but not limited to trading in stocks or other marketable securities.
4. TAR will ensure that necessary mechanisms are in place to accept and process fees for goods and services, REALTOR® dues and voluntary ARPAC contributions.
5. TAR accepts cash, checks, credit cards, and money orders as payment.
6. TAR will assess a charge for any check returned due to insufficient funds, account closure, etc. The charge to the member will be the actual fee/charge/cost incurred by and/or charged to the Association.

7. Members who issue a check to the Association that is returned from the banking institution can be asked to make future payments in cash, cashier's check or money order.
8. Charitable contributions are approved by the Board of Directors.
9. All checks will require two signatures regardless of the amount.
10. Signature authorization forms will be updated annually with applicable banking/financial institutions.
11. Staff benefits include, but are not limited to, local mileage, paid holidays, and healthcare coverage.
12. The fiscal year for the Association is January 1st through December 31st.
13. IRS Form 990 – prior to submission of Form 990, the Information Return to the IRS for the Association shall be reviewed by the Board of Directors.
14. Annual budgets are available for review at the TAR office by appointment only. Appointments must be made in advance with the CEO. Copies of annual budgets may not be copied or removed from the TAR office. TAR's Form 990 is available at www.guidestar.org. Financial reports are not available for review by members except for the Board of Directors and Finance Committee.
15. The Association will have an annual audit, review or compilation conducted by an outside CPA as per the NATIONAL ASSOCIATION OF REALTORS® Core Standards requirements. Cost proposals to complete such work will be reviewed every three (3) years.

List of Members, Personal Phone Numbers and Email Addresses

All members will sign a marketing consent form allowing their email addresses to be given in a distribution list to other members of the Board and Association. If phone numbers are requested, only that which is provided in the MLS will be given.

Meeting Minutes

1. Meeting minutes are taken to protect the Association and the people who participate in the meeting. The minutes are not intended to be a record of discussions, or to serve as a newsletter for the Association but rather to accurately reflect the meeting and the decisions that are made.
2. Accurate minutes shall be kept for all official Board Meetings. Board Meeting Minutes are not a matter of public record and shall not be disseminated to the public.
3. Minutes shall be a record of what was considered and accomplished at the meeting, not a record of conversations, reports, and work assignments. Minutes shall indicate the place, date and time of the meeting and the names of all participants at the meeting.
4. Audio and video recordings shall not be made during meetings of the Board of Directors.
5. Minutes shall be safeguarded in the permanent files of the Association.
6. Minutes shall be recorded by the Chief Executive Officer and submitted to the 2nd Vice President of the Board for review before submitted to the Board of Directors for approval.
7. Minutes of the prior meeting will be distributed to the Board of Directors at the next meeting of the Board of Directors for review, approval and filing for audit.

Meetings Policy

No electronic devices are permitted in Board of Directors' meetings. This includes cell phones, laptops, tablets, smart watches, Bluetooth enabled devices, and any other device capable of recording conversations or taking photos or videos.

MEETING ATTENDANCE REQUIREMENTS FOR OFFICERS AND DIRECTORS

TAR will pay for TAR Officers and Directors, TAR's State Directors, and the CEO to attend the following meetings:

PRESIDENT MUST ATTEND:

1. AAR Capitol Conference (February/March)
2. AAR Annual Convention (September/October)

3. NAR Annual Convention (November)
4. Other meetings held that the President and the Association would benefit from as approved by the Board of Directors.

* Optional to attend the NAR Mid-Year Legislative Meetings & Trade Expo (May)

PRESIDENT-ELECT MUST ATTEND:

1. AAR Capitol Conference (February/March)
2. NAR Leadership Summit with CEO (August)
3. AAR Annual Convention (September/October)
4. NAR Annual Convention (November)
5. Other meetings held that the President Elect and the Association would benefit from as approved by the Board of Directors.

* Optional to attend the NAR Mid-Year Legislative Meetings & Trade Expo (May)

1st VICE PRESIDENT/WAMLS PRESIDENT MUST ATTEND:

1. NAR Annual Convention (November)

* Optional to attend the NAR Mid-Year Legislative Meetings & Trade Expo (May)

CEO MUST ATTEND:

1. AAR Capitol Conference (February/March)
2. NAR AE Institute (March)
3. Regional AE Conference (July)
4. NAR Leadership Summit with President-Elect (August)
5. AAR Annual Convention (September/October)
6. AAR AE Meetings and Conferences (as scheduled by AAR)
7. NAR Annual Convention (November)
8. Other meetings held that the CEO and the Association would benefit from as approved by the Board of Directors.

* Optional to attend the NAR Mid-Year Legislative Meetings & Trade Expo (May)

STATE DIRECTORS MUST ATTEND:

1. AAR Capitol Conference (February/March)
2. AAR Annual Convention (September/October)
3. All Special Called State Directors' Meetings

REALTOR OF THE YEAR® SHOULD ATTEND:

1. AAR Annual Convention (Registration Fee, Hotel and Mileage is paid by the Association)

The Association will also pay the AAR Annual Registration Fee, Hotel and Mileage for one member whose name is drawn at random at the July Membership Luncheon. (Amended 10/14)

Membership Dues and Subscription Fees

1. Annual dues for REALTOR® members include: dues for the Local Association (TAR), the State Association (AAR), the National Association (NAR), Advertising dues for NAR, and an optional ARPAC Contribution. Such amounts are determined annually by the respective Associations. For Broker members, the optional recommended annual dues to APRAC are determined annually by the National Association (NAR). Dues are non-refundable.
2. ANNUAL ASSOCIATION DUES: annual dues for all Association members shall be billed by November 30 with payment due by January 1. Dues paid by mail must be postmarked by January 1 to avoid addition of late fee. Dues received January 2 – 31 will incur a $100 late fee. Dues received February 1 – March 31 will incur a $150 late fee. Members will not be considered in good standing with the Association until annual dues are received. Dues that are not received by March

31 will result in automatic termination of membership in the Tuscaloosa Association of REALTORS®, the Alabama Association of REALTORS®, and THE NATIONAL ASSOCIATION OF REALTORS®. If a member is dropped for non-payment of Association dues and the individual remains with the Designated REALTOR®'s firm, the dues obligation of the Designated REALTOR® will be increased to reflect the addition of a non-member licensee.

3. New companies will be charged an application fee for the Association and an application fee for the WAMLS to be determined by the Board of Directors on an annual basis.
4. New REALTOR® members will be charged an application fee for the Association and an application fee for the WAMLS to be determined by the Board of Directors on an annual basis.
5. All Brokers/Agents will pay a transfer fee of $100.00 when a transfer takes place.
6. Membership application fees are non-refundable, except in the event of rejection of an application for membership.
7. REINSTATEMENT TO THE ASSOCIATION: A member wishing to rejoin the Association within a year of terminating their membership must pay a $150 reinstatement fee. If there is a break in service greater than one (1) year, new member rates and requirements apply.
8. REQUEST & AGREEMENT TO ARBITRATE: Any request for Arbitration shall include a non-refundable filing fee of $250.00. Any application for appeal of an Arbitration Hearing shall include a non-refundable filing fee of $500.00. This money is used to pay for the costs associated with the Arbitration and/or Appeal. Any non-refundable filing fee paid by check shall be made payable to the Tuscaloosa Association of REALTORS®.

New Member Orientation

Attendance at TAR's New Member Orientation is mandatory for all new Primary and Secondary REALTORS® and MLS members within 180 days of joining. New Member Orientation is held a minimum of 3 times per year, quarterly if needed. The Association sends a letter informing the new member of the obligation to attend the New Member Orientation with the date and time. The agenda is set by the Professional Development Committee. Antitrust laws will be adhered to during Orientation.

1. Failure to attend the required New Member Orientation within 180 days or two (2) consecutive orientations of joining the Association will result in the termination of the new REALTOR®'s Provisional Membership in the Association. The interested REALTOR® will have to reapply for membership in the Association.
2. The New Member Orientation will start promptly at the designated time. You must arrive on time and remain for the entire orientation in order to comply with the New Member Orientation attendance requirement. There are **NO EXCEPTIONS**. "On Time" means you must be signed in by the time Orientation starts. There is no grace period. If you arrive late or do not remain for the entire Orientation, you may attend the Orientation, but this will not satisfy the mandatory New Member Orientation attendance requirement and Paragraph 1 above will apply.
3. The use of cell phones and laptops, other than for participation, is not permitted during the New Member Orientation except during breaks and lunch. If anyone is found using a cell phone or laptop during the Orientation, other than for class participation, it will be taken and returned at the conclusion of the Orientation.
4. Members who drop out of the Association and stay out for more than one year must attend the New Member Orientation again.
5. You may not leave the classroom other than during breaks and lunch unless it is an emergency and with permission of the proctors.

Professional Standards Policy

TAR hereby adopts the *Code of Ethics and Arbitration Manual* (CEAM) of the NATIONAL ASSOCIATION OF REALTORS®, as amended from time-to-time, for the enforcement of the Code of Ethics, for addressing disciplinary matters, and for the mediation and/or arbitration of disputes.

1. In all references in the *CEAM* to Local Board or Association of REALTORS®, TAR will be inserted. In all references to State Association of REALTORS®, Alabama Association of REALTORS® will be inserted. In all references to State, Alabama will be inserted.
2. TAR will maintain a viable Professional Standards Process to enforce the Code of Ethics and provide arbitration, mediation, and ombudsmen as member services.
3. The TAR Professional Standards Administrator, whether a current employee or a contract employee, will attend a NAR approved Professional Standards Administrator training to maintain certification as a Professional Standards Administrator.
4. A member of the Board of Directors shall excuse himself from any action involving the real estate firm with which he is affiliated. He must excuse himself from any action in which he has a real or perceived conflict of interest or in cases where he cannot be impartial or unbiased.
5. Association Staff is not permitted to testify as a witness in a Code of Ethics or Arbitration Hearing.
6. All actions by a Panel of the Board of Directors are confidential and closed sessions.

Public Records

In order to comply with IRS requirements governing non-profit organizations, the following documents shall be maintained on file as Public Documents at the Association:

1. IRS Form 990 (the Association's annual tax-exempt information return).
2. IRS Letter of Determination indicating that the Association is a tax-exempt organization.
3. The Governing Documents of the Association, including: the Articles of Incorporation, the Bylaws, and Policies Manual of the Association.

Reserves and Investments

The reserves of the Association will be invested in mutual funds, savings accounts, insured money market accounts, certificates of deposit, or other interest-bearing accounts as approved by the Board of Directors.

Scholarships

Leadership AAR: The Association will award tuition scholarships to TAR members elected to Leadership AAR based on money available in the budget. Preference is given to an Officer of the Board.

AAR Annual Conference - Member at Large: The Association will pay for registration, hotel, and mileage for one (1) member at large to attend the Alabama Association of REALTORS® Annual Conference each year. The scholarship will be awarded based on a drawing at a TAR Luncheon. To be eligible to win the member must be in good financial standing with the Association and have contributed their ARPAC Fair Share for the current year.

AAR Annual Conference – REALTOR® of the Year: The Association will pay for registration, hotel, and mileage for the REALTOR® of the Year winner to attend the Alabama Association of REALTORS® Annual Conference for that year.

Travel Allowances Policy

Specific travel allowances for the Association are budgeted annually. The general travel policy is that travel expenses will be reimbursed for the CEO, President, President-Elect, and 1st Vice President/WAMLS President to attend conventions, conferences, seminars, and meetings as follows:

- Conference Registration (at the Early Bird Registration Rate)
- Hotel Accommodations (at the block room rate or the standard rate if the block room rate is unavailable. Exceptions will be approved by President and/or CEO if the block room rate or standard room rate is unavailable.)
- Travel expenses:

  1. Mileage - at the current Federal mileage rate. This would include mileage to and from the airport for out-of-state trips, mileage to and from attendance at any state, regional, or national conference, convention, or meeting, and any business-related mileage put on personal automobiles.

2. Airfare - reasonable effort should be made to obtain the lowest fare possible to and from the destination.

3. Ground transportation – rental cars, taxis/Ubers, public transportation necessary for attendance at meetings, to/from airports/hotels and reasonable costs for getting to/from restaurants shall be reimbursed. Parking expenses and road tolls will also be reimbursed.

- Per Diem - $125.00 for meals and incidental expenses (ex. tips, copying costs, valet parking, personal phone calls, and internet connections) for each day convention/conference/ seminar/meeting is attended.

Travel expenses will be reimbursed incidental to Association activities, as approved by the Board of Directors. No additional expenses will be allowed, except those approved by the Board of Directors on a case-by-case basis. The CEO may use the Association credit card for reimbursable expenses.

Non-Reimbursable Items: expenses for Spouse's travel; personal entertainment (ex. movies, health clubs, in-flight entertainment, tours, books, magazines, site seeing and other activities during free time, airport lounges); laundry and dry cleaning; babysitting; mini-bars; optional airfare expenses (ticket changes, upgraded/priority seating, early boarding), etc.

Expense Reimbursement: All travel and expense reimbursement forms and receipts for all expenses, including Per Diem items, are to be completed and turned in to the CEO after the expense has been incurred and/or the event or function has been attended and within 30 days after the actual event. Failure to comply with this policy will mean that authorization of payment will be deferred to the Board of Directors. Officers, members, and staff requesting reimbursement for travel expenses, must have attended the conference, convention, or meeting for which the expenses relate. If the officer, member, or staff does not attend the event, they may be responsible for any expenses incurred by the Association.

The CEO is responsible for making travel arrangements for themselves and the President, President-Elect, and 1st Vice President/WAMLS President (as required). This includes making arrangements for air travel, event registrations, and hotel reservations.

POLICIES

ANTI-HARASSMENT POLICY

The Tuscaloosa Association of REALTORS® ("TAR") and West Alabama Multiple Listing Service ("WAMLS") Anti-Harassment Policy applies to all TAR/WAMLS sponsored meetings and events, whether held in public or private facilities, and all member communications and interactions, including but not limited to those communications and interactions related to TAR/WAMLS business or with TAR/WAMLS staff.

TAR/WAMLS Commitment: TAR/WAMLS is committed to providing a productive and welcoming environment that is free from discrimination and harassment. Members are expected to act with courtesy and mutual respect toward each other, TAR/WAMLS staff, service providers, speakers, and event attendees. Further, TAR Members and WAMLS Participants, by virtue of either their membership in TAR or their election to participate in the services provided by WAMLS, have agreed to the standards of conduct provided in the Professional Standards adopted by TAR as well as the Rules and Regulations of the WAMLS.

Harassment: Harassment in any form is strictly prohibited. Harassment includes inappropriate or unwelcome physical contact, inappropriate comment, display, or action, threatening, disparaging, or obscene communications or social media posts, or inappropriate gestures, including but not limited to such communications or gestures based on another person's sex, color, race, religion, national origin, age, disability, sexual orientation, gender identity, genetic information, and any other protected characteristic.

Examples of harassment include, but are not limited to: epithets, slurs or negative stereotyping; threatening, intimidating or hostile acts or communications, including emails, phone calls, and social media posts; denigrating jokes, teasing, or kidding; physical assault; and the display or circulation of written or graphic material that denigrates or shows hostility toward an individual or group based on a protected status or characteristic.

Sexual Harassment: Sexual harassment is one form of harassment. Sexual harassment may involve individuals of the same or different gender. Like all harassment, sexual harassment is strictly prohibited.

Sexual harassment can be:
Verbal: Sexual innuendoes, suggestive comments, jokes of a sexual nature, sexual propositions, threats, or graphic or degrading comments about an individual or his or her appearance.

Non-Verbal: Sexually suggestive objects or pictures, graphic commentaries, suggestive or insulting sounds, leering, whistling, obscene gestures, or offensive and unwelcome sexual flirtations or advances.

Physical: Unwanted physical contact, including touching, pinching, coerced sexual intercourse, or assault.

How to Report Incidents of Harassment or Inappropriate Behavior: Any TAR/WAMLS member or staff member who believes they experienced or witnessed harassment or other inappropriate behavior in violation of this Policy should promptly report the incident to one of the following individuals: the TAR CEO, the TAR President, the WAMLS President or TAR/WAMLS Legal Counsel.

Investigation and Discipline: A complaint of possible harassment or inappropriate behavior in violation of this Policy shall be filed with the Association CEO, the TAR President, or the WAMLS President. Upon receipt of the complaint, TAR/WAMLS will promptly conduct an investigation at the direction of the Association's Legal Counsel. The investigation will be conducted as impartially and confidentially as possible. During the investigation, TAR/WAMLS will involve only those deemed necessary to the investigation, and disclosures will only be made on an as-needed basis. The decision of the appropriate disciplinary action to be taken shall be made by the investigatory team comprised of the TAR/WAMLS President, TAR/WAMLS President-Elect and/or TAR/WAMLS Vice President and one member of the TAR/WAMLS Board of Directors selected by the highest-ranking officer not named in the complaint, upon consultation with the Association's Legal Counsel. Disciplinary action may include any discipline authorized in the Association's *Code of Ethics and Arbitration Manual* or in Section 9 of the WAMLS Rules and Regulations. If the complaint names the President, President-Elect or Vice President, they may not participate in the proceedings and shall be replaced by the Immediate Past President or, alternatively, by another member of the TAR/WAMLS Board of Directors selected by the highest-ranking officer not named in the complaint.

ANTITRUST POLICY

The Tuscaloosa Association of REALTORS® 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 particular business practice.

The Association provides a forum for exchange of ideas in a variety of settings including its annual meeting, educational programs, committee meetings, and Board Meetings. The Board of Directors recognizes the possibility that the Association and its activities could be viewed by some as an opportunity for anti-competitive conduct. Therefore, this 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 Antitrust laws, the Association also recognizes the severity of the potential penalties that might be imposed on not only the Association but its members as well in the event that certain conduct is found to violate the Antitrust laws. Should the Association or its members be involved in any violation of Federal/State Antitrust laws, such violation can involve both civil and criminal penalties that may include imprisonment as well as substantial fines for individuals and 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 Antitrust laws do not occur.

In order to ensure that the Association and its members comply with Antitrust laws, the following principles will be observed:

- The Association or any committee 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 of other competitors with regard to prices or terms and conditions of contracts for services or products. Therefore, discussions and exchanges of information about such topics will not be permitted at Association meetings or other activities.
- There will be no discussions discouraging or withholding patronage or services from, or encouraging exclusive dealing with any supplier or purchaser or group of suppliers or purchasers of products or services, any actual or potential competitor or group of actual potential competitors, or any private or governmental entity.
- There will be no discussions about allocating or dividing geographic or service markets or customers.
- There will be no discussions about restricting, limiting, prohibiting, or sanctioning advertising or solicitation that is not false, misleading, deceptive, or directly competitive with Association products or services.
- There will be no discussions about discouraging entry into or competition in any segment of the marketplace.
- There will be no discussions about whether the practices of any member, actual or potential competitor, or other person are unethical or anti-competitive, unless the discussions or complaints follow the prescribed due process provisions of the Association's Bylaws.
- Certain activities of the Association and its members are deemed protected from Antitrust laws under the First Amendment right to petition government. The Antitrust exemption for these activities, referred to as the Noerr-Pennington Doctrine, protects ethical and proper actions or discussions by members designed to influence: (1) legislation at the National, State, or Local level, (2) regulatory or policy-making activities (as opposed to commercial activities), or (3) decisions of judicial bodies. However, the exemption does not protect actions constituting a "sham" to cover anticompetitive conduct.
- Board Meetings will follow a written agenda. Minutes will be prepared after the meeting to provide a concise summary of important matters discussed and actions taken or conclusions reached.
- At informal discussions at the site of any Association meeting, all participants are expected to observe the same standards of personal conduct as are required of the Association in its compliance.

CONFIDENTIALITY POLICY

The protection of the Tuscaloosa Association of REALTORS®, its members, and the public is the collective responsibility of the leadership of the Association and its committees and staff. The Association serves as

a champion and guardian of the rights of property owners; therefore, all presiding officers of the governing body and all of the committees should be especially sensitive as to what constitutes confidentiality.

1. A breach of confidentiality in sensitive matters shall be considered an offense against the Association. Such an offense will be handled as outlined in the section regarding "Disciplinary Procedures" in *Robert's Rules of Order – Newly Revised Edition*; and may result in fines, censure, suspension or revocation of membership. Additionally, Association Members may be personally and individually legally liable for injury or damages that result from their unauthorized disclosure of confidential Association information.
2. It shall be the responsibility of the presiding officer of the governing body of the Association or any committee to identify the sensitivity of a particular matter and to excuse temporarily any person present who has no "need to know" the context of the matter for the duration of the discussion. (i.e. Extreme caution should be exercised.)
3. It shall be the responsibility of the presiding officer of the governing body of the Association or any committees to halt immediately any unnecessary spontaneous discussion, or digression in discussion, of any matter of a sensitive nature.
4. It shall be the responsibility of all members of a committee to be alert to the confidentiality of any subject and to call the matter to the attention of the presiding officer.
5. Salaries and personal employment information of Association Staff shall remain confidential.
6. The discussions at a Board Meeting, and the documents distributed therein, are confidential. The President of the Board speaks for the Association and no Director may assume authority to speak without having explicit authority.

CONFIDENTIALITY OF MEMBER FILES – information in the membership files maintained by the Association shall be deemed confidential and shall not be made available to members or others except to the extent required for proper administration of the Association, and then only upon authorization by the Chief Executive Officer. Any member may review his or her own file.

CONFLICTS OF INTEREST POLICY

In their capacity as officers, directors, members, employees, and volunteers, the individual leaders of TAR must act at all times in the best interests of TAR. Those who choose to serve as officers, directors, and committee members, or any other volunteers, are held to the highest standards of conduct. These individuals assume an obligation to subordinate individual interests to the interests of the Association.

Those who serve must do so without personal gain, without regard to personal relationships and without financial gain to their employers, and must behave in such a way so as to enhance member and public trust and confidence. These individuals must avoid any real conflicts of interest or improprieties. This may lead to a level of conduct beyond that appropriate for circumstances outside the organization.

A conflict of interest may arise in circumstances that may compromise the ability of an officer, director, member, employee, or volunteer to make unbiased and impartial decisions on behalf of TAR. Such circumstances may involve family relationships, business transactions, professional activities, or personal affiliations.

The key elements of this policy are the disclosure of circumstances which may give rise to a conflict or impropriety, the physical absence and non-participation in the decision-making process that might lead to a potential conflict or impropriety, and the commitment to honor the confidentiality of Association information.

Any conflict of interest or possible conflict of interest on the part of any Board Member should be disclosed to the other Board Members and made a matter of record, either through an annual procedure or when the interest becomes a matter of board action.

Under no circumstances shall any member of the Executive Committee, Board of Directors, or Standing Committees participate in the evaluation or approval of any contractual arrangement of which may become a party, if such individual, or such individual's employer, would benefit financially, either directly or indirectly, from the Association becoming a party to such agreement.

Any Board Member having a conflict of interest or possible conflict of interest on any matter should not vote or use his/her personal influence on the matter, and he/she should not be counted in determining the quorum for the meeting. The minutes of the meeting should reflect that a conflict of interest disclosure was made, the abstention from voting, and the quorum situation.

Association members, the Board of Directors, officers, employees and volunteers are all responsible for reporting actual and potential conflicts of interest to the Chief Executive Officer and the President of the Association. The Chief Executive Officer and/or President may request additional information from any officer, director, member, employee, or volunteer at any time. The findings of the Chief Executive Officer and/or President shall be forwarded to the Board of Directors with a recommendation for action; however, no individual whose relationships or activities are under review may participate in deliberations, debate, or any vote of the Board of Directors while such review is pending.

If the Chief Executive Officer, President, and/or Board of Directors identifies an actual, potential, or apparent conflict of interest, the Board of Directors may take one of the following actions to resolve the conflict:

- Waive the conflict of interest as unlikely to affect the officer's, director's, member's, employee's, or volunteer's ability to act in the best interests of the Association;
- Determine that the individual officer, director, member, employee, or volunteer should be recused from all deliberation and decision-making related to the particular transaction or relationship that gives rise to the conflict of interest. This course of action should apply particularly when the transaction or relationship is one which presents a conflict only with respect to one or two discrete programs or activities; or
- Recommend that the individual officer, director, member, employee, or volunteer resign from his service to TAR. This course of action should apply when the conflict of interest is so pervasive that the officer, director, member, employee, or volunteer would seldom, if ever, be able to act solely in the best interests of the Association.

The Chief Executive Officer and/or President may refer any such matter to the Board of Directors at any time. The Board of Directors may overrule any recommendation by the Chief Executive Officer and/or President with regard to any actual, potential or apparent conflict of interest, and the Board of Directors reserves final authority over the resolution of all conflicts of interest.

CYBERSECURITY POLICY

The Tuscaloosa Association of REALTORS® shall follow best practices as recommended by information technology professionals, cyber insurance providers, and legal counsel, to protect the data, devices, and systems used by the Tuscaloosa Association of REALTORS® in furtherance of its mission. In the event of a cyber security breach, TAR shall follow the recommendations of information technology professionals, cyber insurance providers, legal counsel, and/ or law enforcement in accordance with state and federal data privacy laws. This Policy applies to all employees and third-party vendors who access TAR's systems, files, or communications.

RECORDS RETENTION POLICY

The purpose of this policy is to ensure that necessary records and documents are adequately protected and maintained, as well as to ensure that records that are no longer needed, or of no value, are discarded at the appropriate time.

Records that are relevant to litigation or potential litigation must be preserved until legal counsel advises that they are no longer needed. This includes audits, investigations, litigation, as well as notice of a claim or notice of potential litigation.

Electronic documents and emails relevant to the below categories will be retained as if they were paper documents. All documents and records will be kept in a safe, secure, and accessible manner. Destruction of financial and personnel-related documents will be done by shredding.

Records Retention Schedule

Organizational and Legal Records

- Articles of Incorporation	Permanent
- Charter	Permanent
- Bylaws (Current)	Permanent
- Policies and Procedures (Current)	Permanent
- Minutes of Board Meetings	Permanent
- Deeds and Titles	Permanent
- Contracts, Leases, & Agreements (expired)	7 years after Expiration or Termination
- Property Appraisals	Permanent
- Public Filings	7 years
- Press Releases	7 years
- Trademark Registrations	Permanent
- Payroll Records	7 years
- Employment Personnel Records	3 years after Termination or Resignation
- Accident Reports & Claims (settled cases)	7 years
- Correspondence (routine)	1 year
- Correspondence (general)	3 years
- Correspondence (legal)	Permanent
- Attorney Opinion Letters	7 years after Expiration or Termination of agreement to which opinion applies; otherwise 7 years
- Legal counsel will be consulted to determine the retention period for particular documents.	Generally 7 years

Member Records

- Membership Applications	3 years
- Membership Change Forms	3 years after Inactive/Termination
- Training and Education Records	4 years after date of class

Professional Standards Records

- Final Ethics Decision by TAR Board in Respondent Member File for Violations	Permanent
- Ethics Complaints Folders	1 year after Final Decision or Completion of Disciplinary Action, whichever is later
- Final Arbitration Decisions in	Permanent

Non-Prevailing Member File	
- Arbitration Folders	1 year after Final Decision or Payment of Award, whichever is later
- Agreement to Mediate/Confidentiality Statement	1 year after Mediation Conference
- Mediation Folders	Immediately following Mediation Conference

Federal, State, and Local Tax Records

- IRS Form 990 and Support (tax returns)	Permanent
- Gross Receipts Tax Reports	7 years
- State Public Regulation Commission Filings	7 years

Accounts Payable/Accounts Receivable Records

- Original Invoices	7 years
- Employee Expense Reports	7 years
- 1099 Forms	7 years
- Accounts Payable	7 years
- Accounts Receivable	7 years
- Receipts	7 years
- Uncollected Accounts	7 years

Bank and Investment Records

- Bank Statements	7 years
- Deposit Records	7 years
- Bank Reconciliations and Support	3 years
- Wire Transfer Records	7 years
- Investment Records	7 years
- Cancelled checks	7 years

Financial Records

- General Ledgers	7 years
- Subsidiary Ledgers	7 years
- Annual Financial Reports (audited)	Permanent
- Audit Reports and Work Papers	Permanent

Budget and Insurance Records

- Budget Records	7 years
- Budget Variance Reports	7 years
- Insurance Policies	Life of the Policy plus 3 years
- Property Insurance Policies	Life of the Property
- Liability Insurance Policies	Life of the Policy plus 3 years
- Insurance Claim Documents	Settlement plus 3 years

WHISTLEBLOWER POLICY

The Tuscaloosa Association of REALTORS® requires Directors, Officers, Members, Employees, and Volunteers to observe high standards of business and personal ethics in the conduct of their duties and

responsibilities. As Employees and Representatives of the Association, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws and regulatory requirements.

Reporting Responsibility: it is the responsibility of all Directors, Officers, Members, Employees, and Volunteers to comply with the Code of Ethics and to report violations or suspected violations in accordance with the Whistleblower Policy.

No Retaliation: no Director, Officer, Member, Employee or Volunteer who in good faith reports a violation of the Code of Ethics, law, or regulation requirement shall suffer harassment, retaliation or adverse employment consequence. A member or employee who retaliates against someone who has reported a violation in good faith is subject to discipline up to and including termination of membership and/or employment. This Whistleblower Policy is intended to encourage and enable members, employees and others to raise serious concerns within the Association prior to seeking resolution outside of the Association.

Reporting Violations: TAR seeks to have an "Open Door" policy and suggests that members and employees share their questions, concerns, suggestions, or complaints with someone who can address them properly. In most cases, a member or employee should present his or her concerns to the Chief Executive Officer or President. However, if a member or employee is not comfortable speaking with the Chief Executive Officer or President or is not satisfied with the Chief Executive Officer's or President's response, the member or employee is encouraged to speak with anyone on the Board of Directors whom the member or employee is comfortable in approaching, or to directly contact the Association's outside legal counsel, whose contact information can be obtained from the Association Executive.

Compliance Officer: the Chief Executive Officer, working with the President, will act as the Association's Compliance Officer. The Compliance Officer is responsible for investigating and resolving all member and employee complaints and allegations concerning violations of the Code of Ethics. The President or his or her designee will take on the Compliance Officer role if the complaint involves the Chief Executive Officer. If the complaint involves both the Chief Executive Officer and President, outside legal counsel will carry out the functions of the Compliance Officer.

Accounting and Auditing Matters: the Executive Committee of the Board of Directors shall address all reported concerns or complaints regarding corporate accounting practices, internal controls or auditing. The Compliance Officer shall immediately notify the Executive Committee of any such complaint and work with the Executive Committee until the matter is resolved.

Requirement of Good Faith: anyone filing a complaint concerning a violation or suspected violation of the Code of Ethics, the law, or a regulation requirement must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

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

Handling of Reported Violations: the Compliance Officer, or the person responsible for carrying out the Compliance Officer's role with respect to a reported or suspected violation, will acknowledge receipt of the reported violation or suspected violation by writing a letter (or email) to the complainant within five (5) business days. All reports will be promptly investigated and appropriate corrective action will be taken if warranted by the investigation.

ASSOCIATION OFFICE POLICIES

AAR, NAR AND TAR LOCAL DUES

NAR/AAR/TAR - TAR distributes Annual Dues Invoices for the upcoming year to members and affiliates via email through GrowthZone (TAR's Association Management System) by November 30 of each year.

ANNOUNCEMENTS

At the discretion of the Board of Directors or the Chief Executive Officer, TAR Staff may make announcements for the benefit of TAR members. It is the goal of TAR Staff to inform members of matters of importance relating exclusively to real estate and events of the Association.

The following are general guidelines for announcements:

1. Administrative announcements – for matters related to real estate licensure, dues billing, Association events (ex. Bark in the Park, Community Projects, Social, etc.), and other matters deemed beneficial for TAR members to know.
2. Meeting announcements – for TAR, other REALTOR® organizations (ex. AAR or NAR meetings), committee meetings, monthly membership luncheons, Caravan.
3. Educational announcements – for TAR sponsored CE Classes, Lunch & Learns, Designation Courses (ex. GRI, ABR, RENE, SRS, E-Pro) or The CE Workshop (AAR).
4. ARPAC, Governmental Affairs, Calls to Action, Advocacy Announcements – for TAR, AAR or NAR as necessary.

NEW MEMBER APPLICATIONS AND MEMBERSHIP PROCESSING

New member applications are available on the TAR website at Forms | Tuscaloosa Association of REALTORS® (tuscaloosarealtors.com). New member application fees and dues information will be provided by Association Staff. Completed application forms and payments for fees and dues can be emailed to Association Staff, mailed to the Association office, or deposited in the dropbox at the Association office. All communications regarding new member applications and fees and dues will be conducted by email/telephone. No new member walk-ins are accepted.

Provisional membership is granted immediately upon the submission of a completed membership application and payment of the requisite membership dues and application fee. The Applicant (Provisional Member) becomes a member in good standing in the Association after attending the New Member Orientation Course within 180 days of the date the completed membership application and requisite membership dues and application fee are received and has completed the required NAR New Member Code of Ethics Training Course and New Member Fair Housing Training within thirty (30) days of submitting a completed membership application.

If an Applicant (Provisional Member) fails to complete the New Member Orientation within 180 days or two (2) consecutive orientations of the date of the completed membership application, fails to pay the requisite membership dues and application fee, and/or complete the required NAR New Member Code of Ethics Training Course and/or New Member Fair Housing Training, their Provisional Membership Status will be terminated. The Applicant will have to re-apply for membership in the Association.

ASSOCIATION ATTORNEY

The Board of Directors shall have legal counsel to serve the needs of the Association. Legal counsel may be requested to attend Board Meetings by request of a majority of the Board Members or at the mutual agreement of the Board President and the Chief Executive Officer.

Only the Board President, the Chief Executive Officer or their designee may contact legal counsel on behalf of the Board. Costs billed to the Tuscaloosa Association of REALTORS® and associated with individual Board Members or Members of the Association contacting legal counsel, auditors or other professional

consultants without specific authority from the Board of Directors, will be billed to the Board Member or Member of the Association who made the unauthorized contact.

The Chief Executive Officer is responsible for retaining an Association Attorney to serve the needs of the Association.

CERTIFIED PUBLIC ACCOUNTANT

The Association shall retain a Certified Public Accountant (CPA) for purposes of an annual audit, internal controls, performing monthly financial reconciliations, payroll, filing State and Federal Income Tax statements, and filing other financial and accounting statements as necessary. The Chief Executive Officer is responsible for retaining a Certified Public Accountant (CPA) to serve the needs of the Association.

CHECK DEPOSITS

All checks payable to the Tuscaloosa Association of REALTORS® will be deposited into the First Federal checking bank account.

CHECK BOOK RECONCILIATION

The Association's Accountant is responsible for reconciling the TAR and WAMLS checking accounts in QuickBooks. The Association CEO and Accountant meet monthly to review TAR and WAMLS financial information, including income and expenses.

EMAILS

All Association business related email messages from the Board of Directors, Committees, and Work Groups/Task Forces will be sent to the Chief Executive Officer, their designee or the assigned staff member to be distributed to the appropriate recipients. However, Committee Chairmen can communicate with committee members via email as necessary and should copy the Chief Executive Officer on the email.

Everyone should always be cognizant that email is not secure and may be retrieved at any time in the future to be used in a court of law.

EMPLOYMENT POLICY

It is the policy of the Tuscaloosa Association of REALTORS® to employ all personnel on the basis of being the best qualified individual, regardless of age, race, creed, color, sex or national origin. Qualifications for employment will be determined by personal interview, investigation of references, Credit Bureau Reporting check, educational background, and such other means as TAR may consider necessary. TAR will make every effort to ensure equal employment opportunity for all employees in areas of job assignment, supervision, training, compensation, benefits, educational opportunities, and all other corporate areas involving the utilization of its employees. See the TAR EMPLOYEE HANDBOOK FOR MORE INFORMATION.

HOLIDAYS

The official holidays of the Association are: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and the following Friday, Christmas Eve, Christmas Day, and New Year's Eve.

HOUSING STATS REPORT

The monthly Housing Statistics Report is provided to the Alabama Center for Real Estate (ACRE) each month and will be provided by the MLS Services Director. Only Residential, Single Family Attached, Condo and New Construction figures in the WAMLS will be used; only the counties within the Association's jurisdiction (i.e. Bibb, Fayette, Greene, Hale, Lamar, Pickens, and Tuscaloosa) will be used.

INVOICES

Invoices are populated in GrowthZone (TAR's Association Management System) or QuickBooks by the Association's accountant or Association Staff and emailed to the company/member as required.

LUNCHEONS

Notification to sign-up for Association luncheons will be emailed to the membership no later than the Thursday before the Wednesday luncheon. Attendance at the membership luncheon is by advance reservation only. No-walks ups allowed. The subsidized luncheon cost charged to members is determined by the Board of Directors. Members who register for a luncheon and do not attend will be billed at the per-person rate charged by the venue to the Association.

PROFESSIONAL DEVELOPMENT OFFERINGS

All CE Classes and Lunch & Learns will be promoted by the CEO and TAR office staff. All CE Classes and Lunch & Learns require registration in advance. Registration will be available in advance (via GrowthZone, email, or other means) and registration will be on first-come first-served basis. The cancellation policy for a CE Class and Lunch & Learn is 24-hours before the start of the CE Class or Lunch & Learn. If a member fails to cancel a CE Class or Lunch & Learn registration within the required time or is a "no-show" at a CE Class or Lunch & Learn, a $25 cancellation/"no show" fine will be assessed to the member. There are **NO EXCEPTIONS**. The TAR office staff will keep a waiting list for those members who are interested in attending a CE Class or Lunch & Learn.

A Member must be in good financial standing with the Association in order to attend free Professional Development offerings hosted by the Association.

Priority for attendance at a CE Class offered by the Tuscaloosa Association of REALTORS® will be given to members of the Association. Non-Members of the Association shall be permitted to attend a CE Class offered by the Association on a space-available basis. There shall be a charge of $50 for a Non-Member to attend a CE Class offered by the Tuscaloosa Association of REALTORS®.

According to the guidelines set forth by the Alabama Real Estate Commission (the "Commission"), if you are attending a class approved for CE credit by the Commission, you must arrive on time and remain for the entire class in order to receive CE Class credit. There are **NO EXCEPTIONS**. "On Time" means you must be signed in by the time the CE Class starts. There is no grace period. The Commission could rescind our authorization to provide CE Classes if this is not strictly enforced. If you arrive late or do not remain for the entire class, you may attend the class, but you will not receive any refund or CE Class credit.

The use of cell phones, laptops and other electronic devices, other than for class participation, is prohibited during CE Classes except during breaks and lunch. If anyone is found using a cell phone, laptop, or electronic device during a CE Class, other than for class participation, it will be taken and returned at the conclusion of the class. In addition, if an attendee's cell phone or electronic device rings/dings during a CE Class or an attendee is found using their cell phone or electronic device during a CE Class (for anything other than class participation), the attendee will be assessed a $25 contribution to ARPAC.

You may not leave the classroom other than during breaks and lunch unless it is an emergency and with permission of the instructor. Antitrust laws will be adhered to during CE Classes.

The TAR office will maintain sponsor accreditation with the Alabama Real Estate Commission and will seek continuing education credit for all TAR sponsored CE Classes. All Commission Rules and Regulations regarding class attendance for CE credit will be followed.

TAR PARKING LOT

The parking lot is privately owned by TAR and the Homebuilders Association of Tuscaloosa (HBAT). Parking spaces are reserved for members of TAR who are conducting business at the TAR or HBAT offices,

members of HBAT who are conducting business at the HBAT or TAR offices, the business tenants of HBAT, and members of the public who are conducting business at TAR, HBAT, or at one of the business tenants at HBAT. Cars parked in the parking lot in violation of this policy will be towed at the car owner's expense.

Approvals

This Policy Manual was approved by the Board of Directors as indicated by the following signed on the 4th day of November, 2026.

Tuscaloosa Association of REALTORS®

By: *Blake Corder*
Blake Corder, 2026 President

By: *Charles Holliman*
Charles Holliman, 2026 2nd Vice President

By: *Daniel Bradshaw*
Daniel Bradshaw, Chief Executive Officer