



williston

BOARD OF REALTORS®

POLICY MANUAL

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Membership Information

New Members –

New Members must contact the WBOR Account Executive/CEO for membership information and membership forms.

- **REALTOR® Members** - New REALTOR® Members must submit a completed membership form, a copy of their North Dakota Real Estate License, and fees to join the Williston Board of REALTORS®, the North Dakota Association of REALTORS®, the NATIONAL ASSOCIATION OF REALTORS®, and the Great North Multiple Listing Service (GNMLS).
 - New REALTOR® Members must complete an orientation program on the Code of Ethics AND Fair Housing (as set forth in the WBOR Bylaws Article IV, Section 3).
- **Business Partner Members** – New Business Partner Members must submit a completed membership form and pay a new member fee and the WBOR Business Partner fee. Dues shall be pro-rated on a quarterly basis.
 - Each firm member wishing to receive WBOR correspondence shall complete a membership form.
- **Honorary Members** – Honorary Members shall be those nominated by a WBOR association member in good standing and installed by majority vote of the WBOR Board of Directors. Honorary Members shall pay no fees/dues.
- **Other Members** – Other membership categories shall be determined by the Board of Directors.

New Brokerages –

New Brokerages must provide a copy of their NDREC Brokerage and Broker's licenses, submit a completed membership form and pay a one-time new brokerage fee of \$1500.

Right of Refusal –

The Account Executive/CEO and the Board of Directors reserves the right to refuse applications for new REALTOR® Membership, Business Partner Membership and new Brokerages.

Office Transfers –

Within 10 business days of an office transfer, Members must submit a completed and fully signed Office Transfer Form, an updated copy of their real estate license and pay the office transfer fee of \$100.

Cancellations of Real Estate Licenses –

Cancellations will only be granted once the proper paperwork is submitted to and received by the North Dakota Real Estate Commission. Once approved, MLS service access will be discontinued at the end of the current billing cycle.

- No partial refunds or credits will be issued for unused time within a billing cycle.

Privileges and Obligations

REALTOR® Members – See WBOR Bylaws Article V

Business Partner Members – Business Partner Members in good standing are eligible to vote.

Dues and Assessments

New Member Dues –

Dues for new Members shall begin on the first day of membership activation and shall be prorated on a quarterly basis

Membership Dues Renewals –

Dues for ALL Members will be billed annually on November 1st with payments due on or before December 15th.

Nonpayment of Dues –

In the event of nonpayment of dues on or before December 31st, the membership of the non-paying Member will terminate on January 1st.

Reinstatement Fees –

Upon termination for nonpayment of financial obligation, all Members shall be subject to a reinstatement fee of \$500 upon reactivation.

Refund of Dues –

The refund of any Members dues will be at the discretion of the Board of Directors and the Association Executive.

Forms

Statewide Forms –

Effective August 1, 2023, Statewide Forms shall be made available for use to all NDAR members. Effective August 31, 2023, 11:59:59 pm, WBOR forms will be sunsetted and no longer available for use. Any WBOR Member found using sunsetted forms shall be subject to a \$500 fine per occurrence. Only REALTOR® members have access to NDAR Statewide Forms. NO non-REALTOR® members can have access to Statewide Forms. Non-NDAR members can request and pay a fee to have access but they must be licensed in North Dakota to have access. www.ndrealtors.com. Any REALTOR® member that grants access of Statewide Forms to a non-NDAR/non-REALTOR® member shall be subject to fines by NDAR.

Key Boxes/Lockboxes

The key box/lockbox provider shall be determined at the discretion of the Board of Directors.

Supra Key Boxes –

As of February 1, 2025, Supra will be considered an activity of the WBOR Association. WBOR will issue Supra key boxes to any WBOR Primary Member, *excluding Appraisers*, who wish to use them. The fee for Supra will be billed to each brokerage on a quarterly basis. The cost for the key box service is separate from GNMLS Fees, Membership Fees and Licensing Dues but will be combined with FOREWARN.

Supra key boxes are inventoried annually. Any damaged, unaccounted for or missing key boxes will be charged back to the agent.

FOREWARN

FOREWARN –

As of January 1, 2025, FOREWARN will be considered an activity of the WBOR Association. All Primary Members will have access to FOREWARN. The fee for FOREWARN will be billed to the Broker on a quarterly basis.* The cost for FOREWARN is separate from GNMLS Fees, Membership Fees and Licensing Dues, but will be combined with Supra.

*Brokers have the option to pay annually if they so choose.

- **FOREWARN Refunds** – Refunds will not be given for past billing cycles, fees already applied to active service usage or accounts found to be in violation of the Terms of Service.

Multiple Listing Services

MLS Service –

The Great North Multiple Listing Service (GNMLS) shall be the provider of MLS access to the Williston Board of REALTORS®. For GNMLS rules see Great North MLS Rules & Regulations Manual. <https://gnmls.realestate/rules/>

MLS Subscription Fees –

GNMLS subscription fees are billed to each brokerage on a quarterly basis. Brokerages can choose to pay semi-annually or annually. When a new REALTOR® joins a brokerage, the new agent will be charged for GNMLS access at the time membership dues are paid and will then be added to the brokerage payment schedule.

- A 3% fee will be added to GNML fees paid by credit card.

The billing process is below:

Quarter	Quarterly Invoice Sent (approximately)	Quarterly Invoice Due
1 st Quarter (January, February, March)	December 15	January 15
2 nd Quarter (April, May, June)	March 15	April 15
3 rd Quarter (July, August, September)	June 15	July 15
4 th Quarter (October, November, December)	September 15	October 15

Nonpayment of MLS Subscription Fees –

If payment for GNMLS fees is not received within 30 days of the invoice issued date, WBOR reserves the right to suspend subscription services the following business day.

- Suspension of MLS Services includes de-activating access to the GNMLS for the Designated Broker and all Members of the non-paying brokerage.

Reinstatement of MLS Service –

Upon suspension of MLS Service due to nonpayment, a \$500 reinstatement fee will be assessed.

Committees & Committee Responsibilities

The success of each committee depends entirely on membership participation. The committee chair and co-chair volunteered their time to help plan events, provide education and or programs for the betterment of our association. We want you to be involved, but please know that if there are two unexcused absences from meetings you may be removed.

- Committee sign-ups shall be open from December 1 through January 31. Any Member wishing to join a committee after the sign-up period has ended will be at the discretion of the committee chair.
- Each committee member must review and sign a Committee Member Expectations Form

Professional Development Committee –

- To develop, schedule, and plan all educational activities of the Association while promoting Diversity, Equity and Inclusion (DEI), Fair Housing, C2EX and Member benefits.
- Secure Speakers for the general membership meetings.

Public Relations Committee –

To promote the value of a REALTOR® as a resource and local expert; to create a positive image of the REALTOR® to the public through community media and associations.

To develop an awareness of what Board members can contribute to our community through civic functions and involvement.

The planning of entertainment and social functions including an Annual Social Event and Holiday/Christmas Party.

- Annual Social Event – Plans for this event shall be at the discretion of the Public Relations/Events Committee and approved by the Board of Directors. ***This event may or may not be a fundraising event.***
- Annual Holiday/Christmas Party – Plans for this event shall be at the discretion of the Public Relations/Events Committee and approved by the Board of Directors.
 - Business Partners are eligible to Chair/Co-Chair this committee.

Communications Committee –

To recommend to the Board of Directors the establishment or deletion of programs, services and products that respond to Member needs. To promote the benefits of membership in the Local, State and National Association of REALTORS®. Plan the Annual Awards Ceremony and REALTOR® Ring Day.

- **Annual Awards Ceremony** – Plans for this event shall be at the discretion of the Communications Committee.

Government Affairs Committee –

To educate and encourage investment through RPAC and Issues Mobilization in support of the real estate industry. To support Issues Mobilization campaigns promoting REALTOR® Party policy. To monitor local, state and federal proposed and existing laws and regulations which impact the acquisition, occupancy, use and disposal of real property and the real estate industry.

- RPAC fundraising events will be at the discretion of the committee chair and approved by the Board of Directors. ***An annual fundraising event is highly encouraged by the Board of Directors.***
- At the discretion of the Account Executive/CEO and/or the Board of Directors, the disclosure of individual member investments may be shared with the committee chair only.

Director Liaisons –

Professional Development Committee – Director
 Public Relations/Events Committee – Vice President
 Communications Committee – Past President
 Government Affairs Committee – President Elect

**Director Liaisons are subject to change at the discretion of the Board of Directors*

Duties of the Director Liaisons –

- Shall attend the committee meetings for those in which they are appointed/assigned. The liaison does not have the independent power to make motions, vote or take action on behalf of the committee unless specifically authorized to do so.
- Serves as a communication link between the Board and committee. The liaison shall report to the Board and convey relevant information but shall not have the authority to make decisions or act on behalf of the Board unless specifically authorized to do so.
 - Reporting shall be done in writing or verbally

Meetings

The Account Executive/CEO may attend meetings virtually if needed.

Awards

REALTOR® of the Year (ROTY) & Business Partner of the Year (BPOTY) –

- No Member shall be eligible to receive ROTY two years consecutively
- Any REALTOR® Member actively serving as State President or State Past President is not eligible for WBOR ROTY

Rising Star Award –

- REALTOR® Members only shall be eligible
- REALTOR® Member shall be within their first two (2) years of real estate

Distinguished Service Award –

- Both REALTOR® Members and Business Partner Members shall be eligible
- Shall be a one-time only award

DA BOMB (Best Team Player) Award –

- Both REALTOR® Members and Business Partner Members shall be eligible
- Must be nominated by peers outside of one's firm
- Shall be voted on by the members

Other Awards –

The establishment and/or deletion of awards shall be at the discretion of the Board of Directors.

- WBOR Members shall be eligible to submit award suggestions to the Board of Directors.
- The Board of Directors, at their discretion, may form a temporary Awards Committee on an as needed basis to review current awards and/or the possible establishment of Member suggested awards.

Community Activities

Members are encouraged to take an active part in affairs of the community.

Event Sponsorships

Business Partners –

Payments for events can be transferred to a colleague within the firm but shall be non-refundable.

General Policies

Signatures –

Two signatures shall be required on all checks of \$2500 or more.

Authorized Signers –

- President
- President Elect
- Account Executive/CEO

NSF Checks –

A \$50 fee will be assessed on any check received and returned due to non-sufficient funds.

Online Bill Payments –

Two authorized signers must initial and date documentation to indicate approval of any and all on-line payments. The initial and dated documents will be kept with the minutes when approved.

Budget Process –

Prior to the October board of directors meeting, the Account Executive/CEO will present a draft budget to the Board of Directors for review, recommendations and adjustments. The final budget shall be approved by the Board of Directors at the October board of directors meeting to ensure that the upcoming year's dues amount is ready for distribution to the membership.

Reserve Policy –

WBOR will maintain reserves equivalent to twelve (12) months of operations.

Core Standards

The association shall comply with the NATIONAL ASSOCIATION OF REALTORS® Mandatory Core Standards for Associations of REALTORS® **M**

M – Mandatory by NAR



Document/Record Retention Policy

The Williston Board of REALTORS® (WBOR) shall retain documents/records for the period of their immediate or current use unless longer retention is necessary for historical reference or to comply with contractual or legal requirements. Any employee of WBOR or any other person with records belonging to WBOR who is uncertain as to what documents/records to retain or destroy, when to do so, or how to destroy them, should seek assistance from the Account Executive/CEO..

WBOR's network is backed up daily using technology off-site. The purpose of these backups is to restore WBOR's computer network and records in the event of a system failure. The daily backups will be retained for six months.

All electronic files are stored and backed up in Microsoft SharePoint. All SharePoint files are backed up twice daily and retained for 14 days.

WBOR uses an electronic format to maintain and preserve official records indicated below; these electronic documents will be stored in a read-only format or another trackable format to demonstrate that the documents are in their original state.

All electronic documents extending beyond the retention period will be deleted by WBOR's Account Executive/CEO.

WBOR shall retain paper records in the list below only at the current physical office location and through a third-party vendor storage facility. All paper records in the list below extending beyond the retention period will be destroyed by means of shredding or other similar means.

WBOR shall not knowingly destroy a document with the intent to obstruct or influence an "investigation or proper administration of any matter within the jurisdiction of any department, agency of the United States...or in relation to or contemplation of such matter or case." If an official investigation is underway or even suspected, document purging must stop immediately to avoid criminal obstruction.

To eliminate accidental or innocent destruction, KAR has the following document retention policy:

Type of Record	Specific Record	Retention Period
<u>Accounting Records</u>		
	Accounts Payable	7 years
	Accounts Receivable	7 years
	Annual Financial Statements	Permanently
	Bank Statements	7 years
	Accounting Correspondence: Routine	4 years
	Deposit Slips	7 years
	Employee Expense Reports	7 years
	Income Tax Returns	Permanently
	Payroll Journals/Ledgers	Permanently
	Purchase Orders	1 year
	Purchase Invoices/Orders	7 years
	Credit Card Receipts	7 years
	Cash Receipt Books	7 years
<u>Education Records</u>		
	Pre-License Sign-In Sheets	3 years
	CE Sign-In Sheets	3 years
	Course Applications/Approvals	Duration of course plus 3 years
	Association of Real Estate License Law (ARELLO) Certifications	Duration of course plus 3 years
	Real Estate Commission (REC) Annual Reports	3 years
	Board of Regents Certifications	Permanently

Type of Record	Specific Record	Retention Period
<u>Employment Records</u>		
	Documents Related to Job Recruitment, Applications, Descriptions, or Advertisements	2 years
	Employment Benefit Plan Documents	Duration of plan plus 6 years
	Garnishments/Wage Deductions	4 years
	HIPAA records	6 years
	Immigration 1-9 Forms	3 years after employment ends
	Payroll Records	7 years
	Personnel Records	10 years after employment ends
	Unemployment Insurance Policies	10 years after expiration
	Quarterly Unemployment Filings	7 years
<u>KAR Corporate Records</u>		
	Articles of Incorporation and Amendments	Permanently
	Bylaws and Amendments	Permanently
	Corporate Filings	Permanently
	Corporate Minutes	Permanently
	IRS Exemption Letter	Permanently
<u>Legal Documents</u>		
	Contracts	10 years after expiration
	License Applications	1 year after expiration
	Licenses	1 year after expiration
Type of Record	Specific Record	Retention Period

	Trademarks, Patents, and Copyrights	Permanently
	Warranties and Guarantees	2 years beyond terms of warranty
	Legal Correspondence	Permanently
	Insurance Policies	4 years after expiration
<u>MLS</u>		
	Contracts	10 years after expiration
	Participation Agreements	6 years after expiration
	License Agreements	10 years after expiration
<u>NAR/Association Documents</u>		
	NAR Charter	Permanently
	Territorial Jurisdiction	Permanently
	REALTOR® Agreement	Until superseded
	Member Files/Membership Applications	2 years after membership terminates
<u>Professional Standards Documents</u>		
	Ethics - Hearing Results	As required by Decision
	Ethics Proceeding - Remainder of File	Minimum of 5 years after satisfaction of sanctions or close of file, whichever is longer
	Arbitration/Mediation	Minimum of 5 years after award (if any) final.
<u>Property Records</u>		
	Deeds of Trust/Closing Papers	Permanently
	Leases	2 years after expiration
	Depreciation Schedules	Permanently
Type of Record	Specific Record	Retention Period
<u>Property Records - continued</u>		

	Property Damage Reports	7 years
	Appraisals	2 years after ownership ends
	Blueprints/Plans	2 years after ownership ends
	Warranties and Guarantees	2 years beyond term of the warranty
<u>Tax Records</u>		
	Federal/State Tax Returns	Permanently
	Tax Payment Receipts	7 years
	Form 990 and Supporting Documentation	Permanently
	Form 1099 & 1096	8 years
	Payroll Taxes (W2, W3)	Permanently
	Payroll Tax Forms	8 years
	Property Tax Returns	Permanently
	IRS Correspondence	7 years
	State Correspondence	7 years
	IRS Tax Exempt Award Letter(s) & Applications	Permanently
<u>RPAC Records</u>		
	Bylaws and Amendments	Permanently
	ND Public Disclosure Commission, Yearly PAC Registration & Receipts and Expenditure Reports	7 years
	ND Public Disclosure Commissions, Actions and Rulings	Permanently
Type of Record	Specific Record	Retention Period
<u>RPAC Records- continued</u>		
	Minutes	Permanently
		7 years

	IRS Communications	
	IRS Tax Exempt Award Letter(s) & Applications	Permanently
	Accounts Payable	7 years
	Accounts Receivable	7 years
	Annual Financial Statements	Permanently
	Bank Statements	7 years
	Accounting Correspondence: Routine	4 years
	Deposit Slips	7 years
	Income Tax Returns	Permanently
	Purchase Orders	1 year
	Purchase Invoices/Orders	7 years
	Cash Receipt Books	7 years
<i>Work-Related Injury</i>		
	Cal/OSHA Form 300 and Annual Summaries of Occupational Injuries or Illness	5 years
	Claims for Work-Related Injuries, Including Denials	5 years from date of injury or last compensation date, whichever is later
	Claim Log for All Work- Injury Claims	5 years

Cybersecurity Policy

This policy applies to all members, employees, contractors, and third-party vendors who have access,

even temporarily, to WBOR's information systems and data. It covers all digital assets including hardware, software, networks, and data stored or transmitted in any form.

Confidential Data

Confidential data is information for which unauthorized use, access, disclosure, acquisition, modification, loss, or deletion could result in severe damage to the organization, employees, affiliates, and members. Confidential data includes, but is not limited to:

- Unpublished financial information
- Data of members, partners, and vendors
- Member records and personnel files
- Credit Card Numbers

Data security is the responsibility of all employees.

Securing Personal and Company Devices

- Regularly update operating systems, applications, and antivirus software to patch vulnerabilities and defend against cyber-attacks or threats.
- Set strong, unique passwords for all accounts and devices. Avoid using easily guessable passwords or sharing them with others.
- Activate encryption features on devices to safeguard data in case of theft or unauthorized access. Encrypt hard drives or utilize built-in encryption tools.
- Exercise caution when opening emails from unknown senders or clicking on suspicious links. Report phishing attempts to the IT department immediately.
- Only install company-endorsed antivirus software on personal and company devices to detect and remove malware, ransomware, and other malicious software. Do not download antivirus software that hasn't been approved by the association.
- Enable firewalls on devices to monitor and control incoming and outgoing network traffic, providing an additional layer of defense against cyber threats.
- Connect to secure Wi-Fi networks and avoid using public or unsecured networks whenever possible. Use virtual private networks (VPNs) for added security when accessing company resources remotely.
- Implement two-factor authentication (2FA) on accounts and devices to add an extra layer of security beyond passwords. This helps prevent unauthorized access even if passwords are compromised.
- Regularly back up important data to external drives or secure cloud storage services. In the event of device loss or data corruption, backups ensure data recovery.
- Immediately report lost or stolen personal or association devices to the Association Executive or President to initiate remote wiping procedures and prevent unauthorized access to sensitive information.

Email Security

- Be cautious of emails requesting sensitive information, urging immediate action, or using urgent language. Verify the sender's email address and scrutinize unexpected requests for personal data or financial information.
- Exercise caution when clicking on links or downloading attachments from unknown or unexpected sources or when the content is not adequately explained. Hover over links to verify the URL's legitimacy, and only open attachments from trusted senders. When in doubt, verify with the sender through a separate communication channel.
- Be suspicious of clickbait titles (e.g. offering prices, advice)
- Look for inconsistencies or giveaways (e.g. grammar mistakes, capital letters, excessive number of exclamation marks).
- Enable spam filters and email filtering mechanisms provided by your email service provider to automatically identify and divert suspicious or malicious emails to the spam or junk folder. Regularly review the spam folder to ensure legitimate emails are not mistakenly flagged.

Password Management

- Use a combination of uppercase and lowercase letters, numbers, and special characters (!, @, #, \$, etc.) to increase the complexity of your password.
- Aim for a minimum password length of 12 characters or more to make it harder for attackers to crack.
- Use a long, nonsensical phrase (not song lyrics or famous quotes), with each word separated by a space.
- Avoid using dictionary words or common phrases, as these are easily guessable by attackers using automated tools.
- Generate random passwords using a mix of characters to enhance security. Avoid using easily guessable patterns or sequences.
- Ensure each password is unique and not reused across multiple accounts. This prevents a single compromised password from compromising multiple accounts.
- While regular password changes were once recommended, recent guidelines suggest focusing more on creating strong, unique passwords rather than frequent changes. However, it's still good practice to change passwords periodically, such as every three to six months, especially for critical accounts or in response to security incidents.
- The association will purchase the services of a password management tool which generates and stores passwords. Employees are obligated to create a secure password for the tool itself, following the abovementioned advice.
- Choose a strong, memorable master password to access your password manager. Avoid using easily guessable information, such as birthdays or common phrases.
- Enable multi-factor authentication where available for an extra layer of security. This typically involves verifying your identity using a second factor, such as a code sent to your mobile device.

- Regularly back up your password manager's vault and enable synchronization across your devices to ensure access to your passwords from anywhere while maintaining security.

Data Transfer Security

Transferring data introduces security risk. Employees must:

- Avoid transferring sensitive data (e.g. customer information, employee records) to other devices or accounts unless necessary.
- Share confidential data over the company network/system and not over public Wi-Fi or private connection.
- Ensure that the recipients of the data are properly authorized people or organizations and have adequate security policies.
- Report scams, privacy breaches and hacking attempts to the Association Executive or President.

Insurance

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

Cybersecurity Tips

- Never click on unknown attachments or links, as doing so can download malware onto your device.
- Use encrypted email, a transaction management platform, or a document-sharing program to share sensitive information.
- Carefully guard login and access credentials to email and other services used in the transaction.
- Regularly purge your email account and archive important emails in a secure location.
- Use long, complicated passwords such as phrases or a combination of letters, numbers, symbols.
- Do not use the same password for multiple accounts.
- Use a password manager.
- Use two-factor authentication whenever it is available.
- Avoid doing business over public, unsecured Wi-Fi.
- Keep antivirus software and firewalls active and up to date.
- Keep your operating system and programs patched and up to date.
- Regularly back up critical data, applications, and systems, and keep backed up data separate from online systems.
- Don't download apps without verifying that they are legitimate and won't install malware or breach privacy.
- Don't click on links in emails and texts from unknown senders.

*Updated October 2025

Harassment Policy

Purpose –

Our organization is committed to providing a work environment that is free from all forms of harassment. Every individual has the right to work in an atmosphere of respect, professionalism, and fairness.

Policy Statement –

Harassment of any kind will not be tolerated. This includes, but is not limited to, harassment based on race, color, religion, sex, gender identity, sexual orientation, national origin, age, disability, or any other protected status under applicable law.

Definition of Harassment –

Harassment is any unwelcome conduct—verbal, physical, or visual—that creates an intimidating, hostile or offensive work environment or interferes with an individual’s job performance. Examples may include:

- Unwelcome comments, jokes, or gestures
- Offensive or derogatory remarks
- Unwanted physical contact
- Displaying or sharing offensive materials

Reporting –

Any employee or individual who experiences or observes harassment should report it immediately to the board president or other highest ranking officer not involved in the complaint.

Investigation and Response –

All complaints will be reviewed and, if appropriate, investigated. If harassment is found to have occurred, appropriate disciplinary action may include any sanction authorized by the NATIONAL ASSOCIATION of REALTORS® Code of Ethics and Arbitration Manual.