



DUES COLLECTION POLICY – Revised October 2018

This policy establishes the procedure and deadline for membership dues that must be remitted to the Metro Centre Association of Realtors®.

FINANCIAL OBLIGATIONS POLICY

As per the MCAR Bylaws, Section 4. Non-Payment of Financial Obligations, if dues, fees, fines, or other assessments including amounts owed to the Association are not paid within one month after the due date, the nonpaying member is subject to suspension at the discretion of the Board of Directors. Two months after the due date, membership of the nonpaying member may be terminated at the discretion of the Board of Directors. Three months after the due date, membership of the nonpaying member shall automatically terminate unless within that time the amount due is paid. However, no action shall be taken to suspend or expel a member for nonpayment of disputed amounts until the accuracy of the amount owed has been confirmed by the Board of Directors. A former member who has had his membership terminated for nonpayment of dues, fees, fines, or other assessments duly levied in accordance with the provisions of these Bylaws or the provisions of other Rules and Regulations of the Association or any of its services, departments, divisions, or subsidiaries may apply for reinstatement in a manner prescribed for new applicants for membership, after making payment in full of all accounts due as of the date of termination.

THREE-WAY AGREEMENT

The three-way agreement is where a member belongs to a local, state and national association. The Metro Centre Association of REALTORS® collects local (MCAR), state (New Jersey REALTORS® - NJR) and national (National Association of Realtors® - NAR) dues from its primary members.

2019 MEMBERSHIP DUES AMOUNTS

Primary Realtor® member dues for 2018 are \$460 for renewing members and \$465 for new or reinstated members. The breakdown is as follows:

MCAR	\$140
NJR	\$135 for renewals. \$140 for new and reinstated members (includes \$5 legal action fund assessment)
NAR	\$185 (includes \$35 consumer advertising campaign assessment)

SECONDARY MEMBERS

Secondary members either pay only state and local dues to MCAR if they pay their NAR dues to another Association outside of New Jersey or they pay only local dues if they pay their NAR and NJR® dues to another Association located within New Jersey. Dues are waived for licensees with an MCAR member office who paid their dues to a contiguous state.

PRORATED DUES FOR NEW MEMBERS

Dues are prorated quarterly for new members from the first day of the quarter when MCAR is notified or becomes aware of such, regardless of when in the quarter the member actually joins, and are due 14 days from date of notice. The legal action fund and the consumer advertising campaign assessment are not prorated.

REINSTATED MEMBERS

Any member whose status is changed to inactive, suspended or terminated between January 1 and the third week in March or anytime during that year for nonpayment of dues, and is reinstated at a later date during the current dues billing year, will be responsible for a full year's dues plus the late fee.

REFUND POLICY

We do not refund dues. The only exception is if MCAR receives membership dues for the same member more than once in one dues cycle.

SUSPENSION AND TERMINATION OF UNPAID MEMBERS DURING ANNUAL DUES BILLING

If dues or assessments owed to the Association are not paid within one month after the due date, the nonpaying member and DESIGNATED-REALTOR® are subject to suspension at the discretion of the Board of Directors.

If dues or assessments owed to the Association are not paid within two months after the due date, the nonpaying member and DESIGNATED-REALTOR® are subject to termination at the discretion of the Board of Directors.

If dues or assessments owed to the Association are not paid by the third week in March, the nonpaying member and DESIGNATED-REALTOR® are automatically terminated.

DESIGNATED-REALTOR® RESPONSIBILITY

The DESIGNATED-REALTOR® (Broker/Manager) shall remain responsible for ensuring all dues and assessments are paid. The DESIGNATED-REALTOR® (Broker/Manager) is responsible for all the delinquent dues and late fees for licensees in their office. DESIGNATED-REALTORS® are billed in compliance with the Dues Formula policy as follows:

NAR'S DUES FORMULA: The way the DESIGNATED-REALTOR® (DR) Dues Formula was set up back in the 1970's can be viewed as a way for a broker to decrease their own dues obligation as originally intended and this may help explain the dues obligation to the DESIGNATED-REALTORS®. Every REALTOR® DR (Broker/Manager) owes dues for themselves (national, state and local) as well as dues (national, state and local) times the number of ALL licensees in their office. That is the DR's total dues obligation. The DR can decrease this personal obligation each time one of their licensees decides to join the association themselves as a Realtor® so it can be in the interest of the DR to help recruit their licensees for membership. As each licensee joins MCAR as a member, the less the DR owes themselves in dues.

QUARTERLY BILLING DATES and DUE DATES

A notice with a list of the licensees who are not members of MCAR is sent to the Designated-Realtor®. Included will be the new member application for the current quarter to use for licensees who are not members but wish to join MCAR. If a licensee does not wish to join, a non-member assessment will be imposed on the Designated-Realtor® in order to be in compliance with the Dues Formula.

FIRST QUARTER	During last week of January, First Quarter dues billing will be performed for non-members.
SECOND QUARTER	During last week of April, Second Quarter dues billing will be performed for non-members.
THIRD QUARTER	During last week of July, Third Quarter dues billing will be performed for non-members.
FOURTH QUARTER	During last week of October, annual dues billing is performed for renewing members and non-members.

This is also known as Fourth Quarter dues billing. The New Jersey Realtors® Broker Compliance Tool and/or New Jersey Real Estate Commission website will be used to do the comparison. Dues and/or Assessment are to be remitted by January 1.

LATE FEE

There is a grace period in January for annual dues payments. A \$35 late fee is applied to each unpaid licensee if fees are not received in the MCAR office on or before January 15 of the dues year. Postmarks will not be honored as being on time. During the semi-annual dues billing, a late fee for new members' dues and non-member assessments will not be imposed.

Unpaid members and DESIGNATED-REALTORS® are automatically terminated and paid members from that office inactivated during the third week of March. No extensions will be granted.

NON-MEMBER ASSESSMENT

The result of licensees in a Realtor® office who choose not to become a member is the Designated-Realtor® is imposed with a non-member assessment for those licensees at the rate for the full year, which may be pro-rated by quarter (\$360 for 2019)

An office roster of unpaid members can be sent at any time to a broker via e-mail, fax or mail upon request. A member can request a copy of their invoice at any time.

DUES WAIVERS

MCAR, NJR and NAR dues are waived for REALTOR® Emeritus members.

MCAR, NJR and NAR dues are waived for members in active military duty.

MCAR and NJR dues are waived for members who previously served as NJR President.

PAYMENT OPTIONS

Renewing Members are encouraged to pay their dues online with VISA, MASTERCARD, AMERICAN EXPRESS, DISCOVER or E-CHECK. Dues can also be paid by mailing a check made payable to "Metro Centre Association of REALTORS®" with a copy of the member's invoice, if available, to 14 Old Bridge Turnpike, South River, NJ 08882. New Members cannot pay on line; they are required to complete an application and submit to MCAR with payment.

RETURN CHECK FEE

A \$35 fee will be applied to dues payments returned by the bank for insufficient funds or any other reason.

REFERRAL AGENT LICENSURE

Changing the status of a licensee to that of a "Referral Agent" with the New Jersey Real Estate Commission does not exclude the Broker/Manager's responsibility for the licensee if they are still an active licensee with an office that holds REALTOR® status. If the Referral Agent remains with a REALTOR® member office, dues or an assessment will still be owed to MCAR.

RESOLUTION OF DISCREPANCIES

From receipt of notice of unpaid members, Designated-Realtors® shall be granted two business days to correct the discrepancies.

REALTOR® POLITICAL ACTION COMMITTEE (RPAC)* CONTRIBUTION POLICY

If a payment for dues received is more than the amount due for dues, and late fee if applicable, the difference will be accepted as RPAC in the member's name. RPAC funds are raised voluntarily from members and the money is used to assist in the election of pro-REALTOR® candidates who support private property rights and other issues that have a direct impact on the real estate industry. When members donate to RPAC, they make an investment in protecting real estate and homeownership.

Contributions to RPAC are not deductible for federal income tax purposes. Contributions are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may contribute more or less than the suggested amounts provided your contribution is within applicable contribution limits. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount contributed or a decision not to contribute. You may refuse to contribute without reprisal. Unless otherwise required by applicable law, any request for the refund of a contribution must be made within two (2) business days of the date on which you authorize RPAC to charge you for said contribution. Your contribution is split between National RPAC and the State PAC in your state. Contact your State Association or PAC for information about the percentages of your contribution provided to National RPAC and to the State PAC. The National RPAC portion is used to support federal candidates and is charged against your limits under 52 U.S.C. 30116.