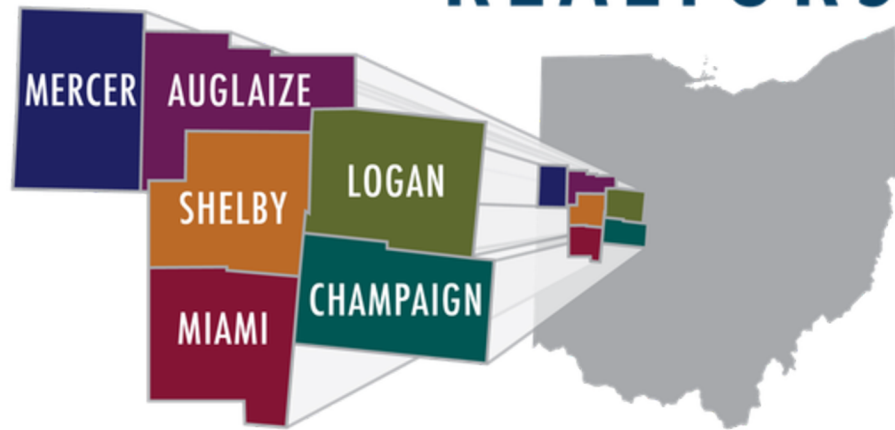


MIDWESTERN OHIO
ASSOCIATION OF **REALTORS®**

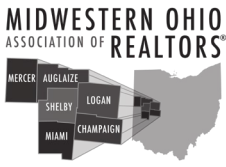


Policy & Procedure Manual



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MOAR Policy & Procedure Manual: Uniform Reporting and Investigation Procedures

UNIFORM REPORTING AND INVESTIGATION PROCEDURES

Adopted: 11/06/2025

Last Reviewed: 11/06/2025

Applies To: All MOAR REALTOR® members, affiliate members, volunteer leaders, and staff

1. Purpose

This document establishes uniform procedures for reporting, investigating, and resolving violations of MOAR policies, including but not limited to the Code of Conduct, Harassment Policy, Social Media Policy, Antitrust Policy, and Whistleblower Policy. These procedures apply to all MOAR staff, volunteer leaders, members, contractors, and third-party vendors engaged in MOAR activities (“Association Individuals”).

MOAR is committed to maintaining a professional, ethical, and legally compliant environment. This policy encourages reporting of concerns without fear of retaliation and ensures thorough, impartial investigations consistent with due process.

2. Scope

These procedures apply to all reports of:

- Violations of MOAR bylaws, policies, or governance documents
- Violations of the NAR Code of Ethics
- Violations of federal, state, or local laws
- Unethical, illegal, or improper conduct affecting MOAR’s operations, reputation, or financial standing
- Harassment, discrimination, or retaliation
- Misuse of social media or confidential information
- Antitrust violations or anticompetitive conduct
- Fraud, embezzlement, conflicts of interest, or accounting irregularities

Routine employee grievances should be handled through standard HR procedures.

3. Reporting Responsibility & Good Faith

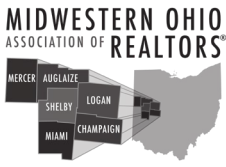
All Association Individuals are responsible for reporting concerns believed in good faith to indicate a violation. Good faith means having reasonable grounds for the concern even if later unsubstantiated. Malicious or knowingly false reports may result in disciplinary action.

4. Confidentiality

MOAR will maintain confidentiality by:

- Storing reports securely with restricted access
- Limiting disclosure to those involved in the investigation
- Protecting reporter identity to the extent possible

Anonymous reports may be submitted through MOAR’s designated portal.



MOAR Policy & Procedure Manual: Uniform Reporting and Investigation Procedures

5. No Retaliation

MOAR strictly prohibits retaliation against any individual who, in good faith, reports concerns or participates in an investigation. Retaliation includes termination, harassment, exclusion, or denial of opportunities. Retaliation will result in disciplinary action.

This policy complies with Title VII and Ohio Revised Code 4113.52.

6. Reporting Procedures

Reports should be made as soon as possible, ideally within 30 days.

Primary Contact:

- MOAR CEO

Alternative Contacts:

- Board President
- President-Elect
- Immediate Past President

Independent Third Party (if reporting to leadership is inappropriate):

- To be designated

Anonymous Reporting available through MOAR's online portal.

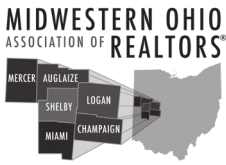
How to Report:

Reports may be verbal or written. Provide:

- Clear description of conduct
- Names of those involved
- Dates, times, locations
- Witnesses
- Documentation
- Any relevant information

NAR Code of Ethics violations are referred to Ohio REALTORS for professional standards review.

Criminal or licensing violations may be referred to authorities.



MOAR Policy & Procedure Manual: Uniform Reporting and Investigation Procedures

7. Investigation Procedures

Acknowledgment:

- Reports acknowledged within 3 business days if reporter identified
- Investigation aimed to be completed within 30 days

Process:

- Reporter and subject may provide statements
- Witnesses interviewed
- Evidence gathered
- Findings documented

Investigators:

- Neutral third party OR
- Designated committee without conflicts of interest

Records retained for at least 7 years.

Decision-Making:

- Executive Committee reviews findings (except NAR Code of Ethics cases)
- Board not informed until appeal stage

Due Process:

Individuals receive written notice, investigation findings, and opportunity to respond (minimum 5 business days).

Corrective Action:

Actions may include:

- Warnings
- Mandatory training
- Removal from leadership roles
- Suspension or termination of membership/employment
- Contract termination
- Reporting to authorities

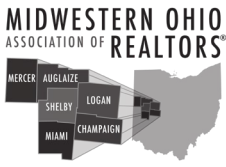
8. Appeals Process

Individuals may appeal within 10 business days. Appeals must include:

- Grounds for appeal
- New evidence
- Explanation of error

Board issues final decision within 30 days.

NAR ethics appeals follow Ohio REALTORS processes.



MOAR Policy & Procedure Manual: Uniform Reporting and Investigation Procedures

9. Ohio Law Compliance

Complies with Ohio Revised Code 4113.52 and federal whistleblower protections (SOX, Dodd-Frank). Individuals retain the right to report externally.

10. Policy Application Across MOAR Policies

These procedures apply to:

- Code of Conduct
- Harassment Policy
- Social Media Policy
- Antitrust Policy
- Whistleblower Policy
- Conflict of Interest Policy
- Financial Management (Fiscal Integrity) Policy

11. Policy Review

Reviewed at least every 2 years with legal counsel.

12. Contact Information

CEO: Megan Wise | (937)335-8501 ext. 102 | meganwise@moarrealtors.com

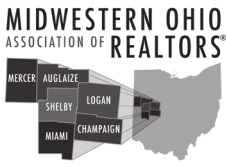
Board President: Paula Hill | (937)683-5867 | paula@homesbyhill.com

President-Elect: Kyle Springs | (937)935-9797 | kylesprings@gmail.com

Immediate Past President: Robbin Kramer | (937)539-1049 | robbinkramer@howardhanna.com

Independent Third Party: To be designated

Anonymous Reporting Portal: <https://forms.gle/uqsSroaunyMLj5Bj6>



ANTITRUST POLICY

Adopted: 11/06/2025

Last Reviewed: 11/06/2025

Introduction

The Midwestern Ohio Association of REALTORS® (MOAR) fully supports federal and state antitrust laws, including the Sherman Antitrust Act and Ohio's Valentine Act. MOAR maintains a zero-tolerance policy for anticompetitive behavior and is committed to ensuring a competitive, ethical, and legally compliant environment. This policy aligns with the National Association of REALTORS® Antitrust Compliance Guide and the REALTOR® Code of Ethics.

Violations may result in severe civil and criminal penalties, including fines, imprisonment, attorney fees, and treble damages. This policy applies to all MOAR members, staff, volunteer leaders, and contractors.

Policy Guidelines

The following are strictly prohibited at all MOAR meetings, events, communications, and online interactions:

1. *Price or Contract Discussions*

No discussions or agreements among competitors involving:

- Fees or commissions
- Contract terms or service conditions
- Pricing structures or formulas

2. *Boycotts or Exclusive Dealing*

No efforts to encourage or discourage business with a particular competitor, broker, vendor, or client.

3. *Market Division*

No discussions about dividing territories, markets, service areas, or customer bases.

4. *Advertising Restrictions*

No agreements to limit legal advertising or marketing activities of members.

5. *Competition Limitations*

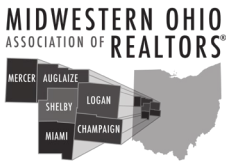
No discouragement of market entry or other actions reducing competition.

6. *Ethics Complaints*

No informal conversations about potential ethics violations. All concerns must follow NAR Professional Standards procedures.

7. *Legislative Advocacy (Noerr-Pennington Doctrine)*

Members may jointly advocate on legislative, regulatory, or judicial issues. This protection does not extend to anticompetitive conduct disguised as advocacy.



MOAR Policy & Procedure Manual: Antitrust Policy

Additional prohibited conduct includes:

- Bid rigging
- Tying arrangements
- Any anticompetitive discussion through emails, online forums, or social media

Meeting Conduct Requirements

- All meetings must use a pre-approved agenda.
- Minutes must accurately document discussions and outcomes.
- Agendas must be approved by the CEO or Board President and distributed at least 48 hours in advance.
- A designated compliance monitor will intervene if discussions risk violating antitrust law.
- Antitrust rules apply in formal meetings, informal conversations, and online interactions.
- All meeting-related records will be retained for at least 7 years.

REPORTING & INVESTIGATION

All suspected violations must be reported immediately.

All reports will be handled through MOAR's Uniform Reporting & Investigation Procedures policy.

Acknowledgment

MOAR board members, committee participants, staff, and contractors are expected to review, understand, and follow this policy.

Antitrust Reminder (Required at All Meetings)

"The Midwestern Ohio Association of REALTORS® (MOAR) is committed to full compliance with federal and state antitrust laws and NAR's Antitrust Compliance Guide. Members must avoid discussions or actions involving price-fixing, market allocation, boycotts, or any restraint of trade, including informal conversations and online discussions. Ethics complaints must follow NAR Professional Standards procedures. Violations may result in severe civil and criminal penalties. If you observe potential violations, report them immediately to the CEO or Board President in accordance with MOAR policy."

Policy Review

This policy will be reviewed at least every 2 years, in consultation with legal counsel, to ensure compliance with federal, Ohio, and NAR requirements.

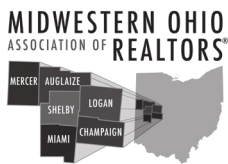
Antitrust Reminder

(Required at All Meetings)

“The Midwestern Ohio Association of REALTORS® (MOAR) is committed to full compliance with federal and state antitrust laws and NAR’s Antitrust Compliance Guide. Members must avoid discussions or actions involving price-fixing, market allocation, boycotts, or any restraint of trade, including informal conversations and online discussions. Ethics complaints must follow NAR Professional Standards procedures. Violations may result in severe civil and criminal penalties. If you observe potential violations, report them immediately to the CEO or Board President in accordance with MOAR policy.”

MIDWESTERN OHIO
ASSOCIATION OF REALTORS®





CODE OF CONDUCT

Adopted: 11/06/2025

Last Reviewed: 11/06/2025

1. Purpose

MOAR is committed to fostering a safe, inclusive, respectful, and professional environment for all members, staff, volunteers, and guests. This Code of Conduct outlines behavioral expectations and prohibited conduct to protect the integrity of the Association and its mission. This Code supports NAR's Code of Ethics and fair housing commitments.

2. Applicability

This Code applies to all MOAR REALTOR® members, affiliate members, volunteer leaders, staff, contractors, and third-party vendors engaged in MOAR activities, whether in person, virtual, public, or private.

This includes:

- Meetings, events, classes, conferences, and activities
- Outside-organization events held in conjunction with MOAR
- All MOAR-related communications (email, text, messaging apps, social media)
- Conduct outside events that reasonably relates to the person's MOAR role or affects MOAR's reputation, members, or operations

3. Expected Conduct

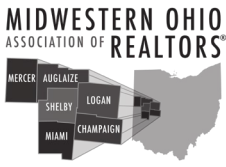
All individuals covered under this policy are expected to:

- Treat others with professionalism, civility, and respect
- Act with honesty, integrity, and fairness
- Abide by the REALTOR® Code of Ethics
- Collaborate constructively with staff and leadership
- Demonstrate professionalism and lead by example
- Comply with antitrust laws and MOAR's Antitrust Policy
- Report observed violations through appropriate channels

4. Prohibited Conduct

The following behaviors are strictly prohibited:

- *Abusive Behavior*
Hostile, offensive, humiliating, intimidating, or malicious conduct.
- *Discrimination*
Discrimination based on protected characteristics under federal, Ohio, or local law.
- *Harassment*
Unwelcome conduct creating a hostile or offensive environment.
- *Sexual Harassment*
Includes unwelcome sexual advances, sexual misconduct, or any conduct defined in MOAR's Harassment Policy.
- *Retaliation*
Any adverse action against an individual for reporting concerns or participating in investigations.



MOAR Policy & Procedure Manual: Code of Conduct

Prohibited conduct aligns with federal law (Title VII, ADA, ADEA), Ohio Revised Code Chapter 4112, and MOAR's Harassment and Whistleblower Policies.

5. Complaint Process and Investigation

MOAR maintains a confidential process for reporting, investigating, and resolving violations.

Full reporting and investigation procedures are governed by MOAR's Uniform Reporting & Investigation Procedures policy.

6. Consequences for Violations

MOAR may take corrective or disciplinary action, including:

- Warnings or reprimands
- Mandatory training
- Removal from committees or leadership roles
- Suspension or expulsion from membership
- Referral to NAR Professional Standards
- Reporting criminal conduct to authorities

Due process will be provided, including notice of allegations and an opportunity to respond.

7. Whistleblower and Non-Retaliation Policy

MOAR prohibits retaliation against any individual who reports concerns or participates in investigations in good faith. Retaliation may result in discipline.

8. Acknowledgment

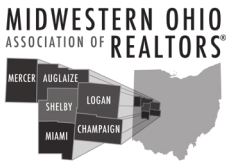
MOAR board members, committee participants, staff, and contractors are expected to review, understand, and follow this policy.

9. Review and Updates

The Code will be reviewed annually and updated as needed with legal counsel.

REPORTING & INVESTIGATION

All reports will be handled through MOAR's Uniform Reporting & Investigation Procedures policy.



CYBERSECURITY POLICY

Adopted: 11/06/2025

Last Reviewed: 11/06/2025

1. Purpose and Scope

This Cybersecurity Policy applies to all members, employees, contractors, and third-party vendors who have access—temporary or permanent—to MOAR information systems, networks, or data. It governs all digital assets including hardware, software, email systems, cloud storage, and any data created, stored, transmitted, or processed by MOAR.

Confidential data includes:

- Unpublished financial information
- Member, partner, and vendor data
- Personnel files and sensitive records
- Credit card numbers
- Any information that, if accessed improperly, could cause harm to MOAR or its stakeholders

All individuals accessing MOAR systems share responsibility for protecting this data.

2. Securing Personal and Association Devices

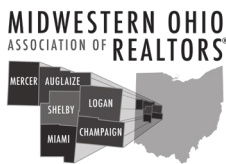
Individuals must:

- Regularly update operating systems, applications, and antivirus software
- Use strong, unique passwords for all accounts and devices
- Enable device encryption and firewalls
- Avoid downloading unapproved software
- Exercise caution with unfamiliar emails, attachments, or links
- Use secure Wi-Fi networks and avoid public unsecured Wi-Fi
- Enable multi-factor authentication (2FA) where available
- Immediately report lost or stolen devices to the CEO or President
- Maintain active and up-to-date antivirus protections approved by the association
- Back up important data to secure storage locations

3. Email Security

Individuals must:

- Verify unexpected requests for personal or financial information
- Avoid clicking links or opening attachments from unknown or suspicious senders
- Look for phishing red flags (poor grammar, suspicious URLs, unusual urgency)
- Hover over links to confirm legitimacy
- Use spam filters and monitor the spam folder for misrouted legitimate email



4. Password Management

Passwords must:

- Be at least 12 characters long
- Include uppercase and lowercase letters, numbers, and special characters
- Avoid dictionary words, predictable phrases, birthdays, or reused credentials
- Be unique for every account
- Preferably be generated or stored using a secure password manager
- Be changed periodically or immediately following a suspected compromise
- Be protected by multi-factor authentication when possible

5. Data Transfer Security

Individuals must:

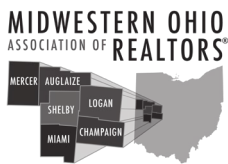
- Avoid transferring sensitive data unless necessary
- Never share confidential information over public Wi-Fi
- Confirm that data recipients are authorized and have adequate security measures
- Report breaches, hacking attempts, or suspicious activity immediately
- Use encrypted or secure systems (document management platforms, encrypted email, secure cloud storage)

6. Insurance

MOAR will annually review cybersecurity insurance coverage, including NAR-provided cyber policies, social engineering endorsements, and electronic crime riders, to ensure adequate protection.

7. Cybersecurity Best Practices

- Do not click unknown attachments or links
- Use encrypted platforms or secure file-sharing tools for sensitive information
- Guard login credentials closely
- Purge unnecessary emails and store essential communications securely
- Use long, complex passwords or passphrases
- Do not reuse passwords
- Use password managers and two-factor authentication
- Avoid doing business over public Wi-Fi
- Keep antivirus and firewalls active and updated
- Keep devices patched with the latest updates
- Regularly back up critical data and store backups separately
- Avoid downloading unverified apps



8. Consequences for Violations

Violations of this policy may result in:

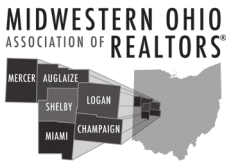
- Verbal or written warnings
- Mandatory cybersecurity training
- Restriction or suspension of system access
- Employment or membership termination
- Contract termination for third-party vendors
- Reporting to authorities if criminal conduct is involved

9. Policy Review

This policy will be reviewed at least every 2 years with legal counsel to ensure compliance with evolving cybersecurity laws, industry standards, and NAR requirements.

REPORTING & INVESTIGATION

All cybersecurity concerns—including suspected breaches, phishing attempts, data loss, unauthorized access, or policy violations—will be handled through MOAR's Uniform Reporting & Investigation Procedures policy.



MOAR Policy & Procedure Manual: Fiscal Integrity Policy and Procedures

Fiscal Integrity Policies and Procedures

Adopted: 01/03/2019

Last Reviewed: 02/06/2025

1. Accounting

Midwestern Ohio REALTORS shall employ the services of a qualified bookkeeper to provide the following services:

- Reconcile monthly bank statements (checking, savings and credit cards)
- Assist with QuickBooks questions
- Assist Association Executive (AE) with annual budget preparation

The AE shall be responsible for:

- Approving biweekly payroll
- Updating employee payroll information
- Review all checks written and online vendor payments with the Treasurer, President or President Elect or designated representative monthly
- Filing Unclaimed Funds report by November 1annually
- Complying with all Bureau of Worker's Comp regulations and reporting
- Paying bi-annual sales tax to State of Ohio

Midwestern Ohio Association REALTORS® shall hire a qualified company to process bi-weekly payroll; file quarterly returns, payroll taxes, workers compensation and Ohio/Federal Unemployment returns and payments. Midwestern Ohio Association of REALTORS® shall hire a qualified tax preparer to file the annual 990 and 990T tax returns.

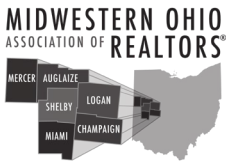
Midwestern Ohio Association of REALTORS® shall maintain an operating expense checking account, RPAC expense account, a savings account to be used for future building maintenance and an investment account for long term reserves.

Midwestern Ohio Association of REALTORS® will hold a corporate credit card for the Association for travel expenses and any other expenses. AE will hold the card and must have receipts to prove all charges. Credit card balances will be paid off monthly.

The Midwestern Ohio Association of REALTORS® shall accept payments by credit card. Credit card information shall not be stored and will be destroyed once processed. The Association will follow compliance procedures set forth by the credit card processing vendor.

2. Annual Review/Audit

Each year, an independent accounting firm inspects the books to ensure that staff and Bookkeeping firm are reporting financial information accurately and following proper accounting procedures. The report is presented to the full board, who shall determine what steps, if any, should be taken to remedy any items identified in the report.



MOAR Policy & Procedure Manual: Fiscal Integrity Policy and Procedures

The Midwestern Ohio Association of REALTORS® rotates annually between an annual review and a full audit every third year. This rotation is in line with the National Association of REALTORS® Core Standards, which requires each local association annually submit a report from a CPA for either an accountant's review or an audit opinion.

3. Budgeting

Operating financial decisions are driven by the annual budget, which is prepared in the following manner:

- AE to draft preliminary budget including income/expense. WRIST dividend should not be included in Ordinary Income.
- Income numbers are based on a cash basis
- AE meet with Executive Committee (President, President-elect and Treasurer) to review draft
- Executive Committee recommends a proposed budget to the Board of Directors and will decide on any salary adjustments/bonuses for staff that should be included.
- The Board of Director reviews and approves the budget.

Based on the approved budget, the AE oversees the day-to-day execution of the budget. As a general rule, the annual budgeting process provides the best time for changes in expenditures. If significant additional expenditures arise during the course of the year that cannot be deferred, The AE will bring the expenditures to the Board of Directors for approval of those unbudgeted items.

4. Cash Management and Investments

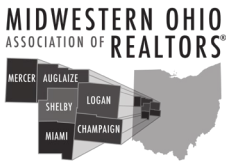
The AE shall maintain the operating fund according to the annual cash flow forecast in the budget. Should the need arise to move money to move dollars from account to account; the AE shall obtain approval from the Board President to initiate the transfer.

At the end of each fiscal year, any net income shall be allocated as follows: 45% to long term investment account, 30% to future building maintenance account and 25% to be used for approved travel expenses in the following year.

Midwestern Ohio Association of REALTORS® engages the services of Ameriprise Financial Wealth Advisors to serve as professional investment manager. The association will take a conservative approach to its long-term investment's funds. No more than 30% shall be invested in equities. The investment manager shall review the portfolio with the Board of Directors once a year (usually in Mar/Apr). Financial statements and investment account statements shall be reported to and reviewed by the Board of Directors on a monthly basis.

5. Confidentiality and Conflict of Interest

From time to time, Officers and Directors may have access to confidential information belonging to the Midwestern Ohio Association of REALTORS®. This information is confidential until it comes into the public domain by some



MOAR Policy & Procedure Manual: Fiscal Integrity Policy and Procedures

lawful manner. It shall be considered a violation to Midwestern Ohio Association of REALTORS® policy to inappropriately disclose or use any proprietary or confidential information belonging to the Association or third parties.

This obligation of non-disclosure applies during and after one's employment or service as an Officer or Director. Persons who disregard this policy and release any confidential or proprietary information without prior authorization will be subject to disciplinary action.

A member of any of Midwestern Ohio Association of REALTORS® decision making bodies will be considered to have a conflict of interest whenever that member:

1. Is a principal, partner or corporate officer of a business providing products or services to Midwestern Ohio Association of REALTORS® or in a business being considered as a provider of products or services Business); or
2. Holds a seat on the Board of Directors of the Business unless the person's only relationship to the Business is service on such Board of Directors as Midwestern Ohio Association of REALTORS® representative; or
3. Holds an ownership interest* of more than 1 percent of the Business.

Members with a conflict of interest must immediately disclose their interest at the outset of any discussion by a decision-making body pertaining to the Business or any of its products or services. Such members may not participate in the discussion relating to that Business other than to respond to questions asked of them by other members of the body. Furthermore, no member with a conflict of interest may vote on any matter in which the member has a conflict of interest, including votes to block or alter the actions of the body in order to benefit the Business in which they have an interest.

6. Dues (national/state/local)

In accordance with Midwestern Ohio Association of REALTORS® bylaws, state and national dues are payable annually on January 1. Local dues are payable annually on July 1.

There shall be a \$50 late fee for any dues received after the designated due date. State and National dues are nonrefundable. Dues are nonrefundable.

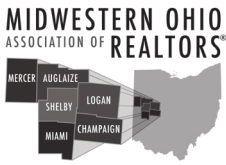
7. Financial Reporting

The AE will prepare and provide the monthly financial report to the Board of Directors for their review to identify trends and variances in the annual budget and investment account. The monthly review is intended to instill confidence that the budget is being properly monitored and executed. Included in the monthly financial report to the Board of Directors are:

- Year-to-Date Net Operating Income
- Profit & Loss Statement by Budgeted Line Item

8. Membership *(added 04/02/2020)*

A new member of Midwestern Ohio Association of REALTORS® shall pay a \$200 Initiation Fee at the time of application. This is a one-time fee for MOAR members. If a member leaves the Association and re-applies for membership, a \$50 Re-Instatement Fee will be assessed.



MOAR Policy & Procedure Manual: Fiscal Integrity Policy and Procedures

9. Payments and Reimbursements

The following procedures are intended to protect against payments being made without authority and/or disregard for the budget:

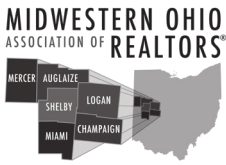
- In addition to the AE, the Officers are signatories for the Midwestern Ohio Association of REALTORS® operating account
- All checks written to pay invoices require the signature of the AE and one other Officer.
- Reimbursement paid to any person authorized to conduct business on behalf of Midwestern Ohio Association of REALTORS® are paid upon presentation of itemized receipts.
- Reimbursements made to the AE, Board President, President-elect and Ohio REALTORS® Voting Directors are outlined in Exhibit A of this Policy.

10. Reserves

Midwestern Ohio Association of REALTORS® shall maintain a minimum of reserves for six (6) to twelve (12) months of the total budgeted expenses.

11. Returned Checks

If a check is returned for insufficient funds, the member will be charged \$25. Said Check will be re-deposited one (1) time. Should a check be returned for insufficient funds a second time, the member will be charged an additional \$25 penalty and required to remit any outstanding monies in cash.



MOAR Policy & Procedure Manual: Fiscal Integrity Policy and Procedures

Exhibit A – Responsibilities and Reimbursable Expenses: Board of Directors President, President-elect and Association Executive *(Revised 02/01/2023)*

President

1. Attend MOAR Board of Director Meetings. The board generally meets 10 times a year (July and December off).
2. Attend Ohio REALTORS® Winter Conference in January in Columbus. MOAR will reimburse you for the registration fee, one night hotel and parking. Meals for each day up to \$40 a day are also covered. Reimbursement for expenses (along with receipts) should be submitted to AE within 30 days of even on the designated Reimbursement Form. The Winter Conference is 2 days and the President who is an Ohio REALTOR® Voting Director is required to be there 2 days (1 night) in order to attend the Directors Briefing on Directors Meeting the next day.
3. Attend Ohio REALTOR® District #5 Meeting held in Dayton or Cincinnati. This is an afternoon event usually held in late spring.
4. Option to attend NAR Spring/Legislative Meeting in Washington, D.C. which is five days long and typically held close to the first week of May. Registration is free to NAR members. MOAR will pay for air travel and transportation to and from airport. MOAR will pay for meals up to \$40/day. MOAR will pay for four nights hotel and all parking. Reimbursement for expenses (along with receipts) should be submitted to AE within 30 days of event on the designated Reimbursement Form.
5. Attend Annual RPAC Fund Raising activity held in late-spring or early summer.
6. Attend Ohio REALTOR® Fall Convention in September. Location rotates between Columbus, Cleveland and Cincinnati. MOAR will reimburse you for your registration fee, one night hotel and parking. All meals for each day up to \$40 a day are covered. Reimbursement for expenses (along with receipts) should be submitted to AE within 30 days of event on the designated Reimbursement Form.

The Ohio REALTOR® Fall Convention is 3 days but the President who is an Ohio REALTOR® Voting Director is only required to be there 2 days (1 night) in order to attend the Directors Briefing (time to ask any questions on items to be voted on at the Director meeting) and the Directors Meeting the next day.
7. Attend MOAR Annual Meeting in October.
8. Attend MOAR Officer Installation/Christmas Dinner in December.

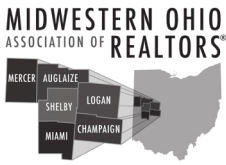
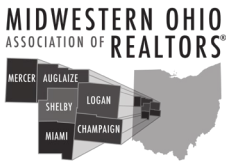


Exhibit A – Responsibilities and Reimbursable Expenses (continued)

President-Elect

1. Attend MOAR BOARD of Director Meetings. The board generally meets 10 times a year (July and December off).
2. Attend Ohio REALTORS Winter Conference in January in Columbus. MOAR will reimburse you for the registration fee, one night hotel and parking. Meals for each day up to \$40 a day are also covered. Reimbursement for expenses (along with receipts) should be submitted to the AE within 30 days of event on the designated Reimbursement Form. The Winer Conference is 2 days and the President who is an Ohio REALTOR® Voting Director is required to be there 2 day (1 night) in order to attend the Directors Briefing on Monday (time to ask any questions on items to be voted on at Director Meeting and Directors Meeting the next day.
3. Attend District #5 Meeting held in Dayton or Cincinnati. This is an afternoon event usually held in late spring.
4. Option to attend NAR Spring/Legislative Meeting in Washing, D.C. which is five days long and typically held close to the first week of May. Registration is free to NAR members. MOAR will pay for air travel, and transportation to and from airport. MAOR will pay for meals up to \$40/day. MOAR will pay for four nights hotel and all parking. Reimbursement for expenses (along with receipts) should be submitted to AE within 30 days of even on the designated Reimbursement Form.
5. Attend Annual RPAC Fund Raising activity held in late-spring or early summer.
6. Ohio REALTORS® Leadership Summit in July—Columbus which is 2 days. Hotel and registration arrangements/payments will be made by EO. All meals included in registration.
7. NAR Leadership Summit in August—Chicago. Sunday through Tuesday (Sunday is travel day). EO will take care of registration and hotel reservations. NAR pays for hotel. PE will make their air travel reservation. MOAR will reimburse air fare, transportation and meals up to \$40 a day.
8. Attend Ohio Realtors® Fall Convention in September. Location rotates between Columbus, Cleveland and Cincinnati. MOAR will reimburse you for the registration fee, one night hotel and parking. Meals for each day up to \$40 a day are also covered. Reimbursement for expenses (along with receipts) should be submitted to EO within 30 days of even on the designated Reimbursement Form.
9. Attend MAOR Annual Meeting in October.
10. Option to attend National Association of REALTORS® national convention which is generally held the first week in November. MOAR will reimburse you for the registration fee, hotel and travel. All means for each day up to \$40 a day are covered. Reimbursement for expenses (along with receipts) should be submitted to EO within 30 days of event on the designated Reimbursement Form.
11. Attend MOAR Officer Installation/Christmas Dinner in December.



MOAR Policy & Procedure Manual: Fiscal Integrity Policy and Procedures

Exhibit A – Responsibilities and Reimbursable Expenses (continued)

Association Executive

1. Attend National Association of REALTORS® Association Executive Institute in March.
2. Attend Ohio REALTORS® Winter Conference in January in Columbus. MOAR will pay for the registration fee, travel, hotel and parking. Meals for each day up to \$40 a day are covered. Receipts must be accounted for on Midwestern Ohio REALTORS® credit card charges.
3. Attend Ohio REALTORS® Association Executive Institute in June. Location rotates around the state of Ohio. MOAR will pay for the registration fee, travel, hotel and parking. Meal for each day up to \$40 a day are also covered. Receipts must be accounted for on all Midwestern Ohio REALTOS® credit card charges.
4. Option to attend NAR Spring/Legislative Meeting in Washington, D.C. which is five days long and typically held close the first week of May. Registration is free to NAR members. MOAR will pay for air travel, transportation to and from airport. MOAR will pay for meals up to \$40/day. MOAR will pay for four nights hotel and all parking. Reimbursement for expenses (along with receipts) should be submitted to AE within 30 days of event on designated Reimbursement Form.
5. Ohio Realtors® Leadership Summit in July—Columbus. Hotel and registration are paid by MOAR. All meals included in registration. Receipts must be accounted for on all Midwestern Ohio REALTORS® credit card charges.
6. NAR Leadership Summit in August -- Chicago. Sunday through Tuesday (Sunday is travel day). MOAR will pay for registration, air travel, and transportation from airport and meals up to \$40/day. Receipts must be accounted for on all Midwestern Ohio REALTORS® credit card charges.
7. Attend Ohio REALTORS® Fall Convention in September. Location rotates between Columbus, Cleveland and Cincinnati. MOAR will pay for the registration fee, travel, hotel and parking. Meals for each day up to \$40 a day are also covered. Receipts must be accounted for on all Midwestern Ohio REALTORS® credit card charges.
8. Attend National Association of REALTORS® national convention which is generally held the first week of November. MOAR will pay for the registration fee, air travel, hotel and parking. Meals for each day up to \$40 a day are also covered. Receipts must be accounted for on all Midwestern Ohio REALTORS® credit card charges.

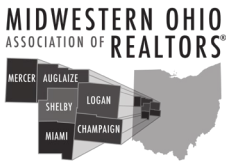
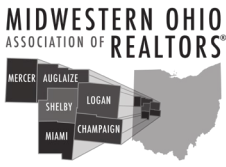


Exhibit A – Responsibilities and Reimbursable Expenses (continued)

Voting Directors for Midwest Ohio Association of Realtors

1. Attend Ohio REALTORS® Winter Conference in January in Columbus. MOAR will reimburse you for the registration fee, one night hotel and parking. Meals for each day up to \$40 a day are also covered. Reimbursement for expenses (along with receipts) should be submitted to AE within 30 days of even on the designated Reimbursement Form. The Winter Conference is 2 days and the Ohio REALTORS® Voting Director is required to be there 2 days (1 night) in order to attend the Directors Briefing on Monday (time to ask question on items to be voted on at Director Meeting) and Directors Meeting the next day.
2. Attend Ohio REALTORS Fall Convention in September. Location rotates between Columbus, Cleveland and Cincinnati. MOAR will reimburse you for the registration fee, one night hotel and parking. Meals for each day up to \$40 a day are also covered. Reimbursement for expenses (along with receipts) should be submitted to AE within 30 days of even on the designated Reimbursement Form. The Ohio REALTORS Fall Convention is 3 days but the Ohio REALTORS® Voting Director is only required to be there 2 days (1 night) in order to attend the Directors Briefing (time to ask any question on items to be voted on at meeting) and the Directors Meeting next day.



HARASSMENT POLICY

Adopted: 11/06/2025

Last Reviewed: 11/06/2025

Policy Statement

The Midwestern Ohio Association of REALTORS® (MOAR) is committed to providing a professional environment free from harassment and discrimination. MOAR prohibits all forms of harassment, including harassment based on race, color, religion, sex (including pregnancy, sexual orientation, gender identity), national origin, age, disability, genetic information, or any characteristic protected by federal, state, or local law. This policy aligns with Article 10 of the NAR Code of Ethics and supports NAR's fair housing and inclusion commitments.

MOAR maintains a zero-tolerance stance toward harassment.

Scope

This policy applies to all MOAR-related activities, including meetings, events, conferences, classes, social gatherings, digital communications (email, text, virtual meetings, social media), and third-party interactions at MOAR activities. It applies to members, staff, volunteers, contractors, vendors, and attendees.

Definition of Harassment

Harassment is unwelcome conduct based on a protected characteristic. Conduct is considered unwelcome if the recipient finds it objectionable, regardless of the intent. Harassment becomes unlawful when:

- Submission to or rejection of such conduct is used as the basis for decisions related to MOAR involvement, OR
- The conduct is severe or pervasive enough to create a hostile, intimidating, or abusive environment.

Examples of prohibited harassment include:

- Verbal: slurs, epithets, offensive comments, insults, threats, unwelcome remarks, rumors.
- Physical: unwanted touching, blocking movement, assault.
- Visual: offensive photos, cartoons, gestures, digital images, emails, or texts.
- Sexual Harassment: unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature. Includes quid pro quo and hostile environment harassment.

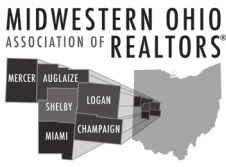
Harassment prohibited under this policy aligns with Title VII, ADA, ADEA, and Ohio Revised Code Chapter 4112.

Reporting Procedures

Any person who believes they have experienced or witnessed harassment is strongly encouraged to report it immediately.

REPORTING & INVESTIGATION

All harassment complaints will be handled through MOAR's Uniform Reporting & Investigation Procedures policy.



Investigation Procedures

Upon receiving a report, MOAR will:

- Promptly and impartially investigate the allegations
- Provide both the reporting individual and the respondent an opportunity to share information
- Interview relevant witnesses and gather documentation
- Begin the investigation within 5 business days
- Aim to conclude within 30 days unless additional time is required
- Use a neutral third party or designated committee with no conflicts of interest
- Provide due process, including written notice of allegations and opportunity to respond
- Retain all investigation records for at least 7 years

Appeals may be made to the Board of Directors within 10 business days. The Board's decision is final.

No Retaliation

MOAR strictly prohibits retaliation against anyone who reports harassment or participates in an investigation in good faith. Retaliation includes exclusion from MOAR activities, adverse treatment, intimidation, or negative evaluations. Retaliation will result in disciplinary action.

Consequences of Violations

Actions may include:

- Verbal or written warnings
- Mandatory training
- Removal from committees or leadership positions
- Suspension from activities or duties
- Termination of membership, volunteer role, or employment
- Reporting criminal conduct to authorities
- Sanctions from Ohio REALTORS® for NAR Code of Ethics violations

Training

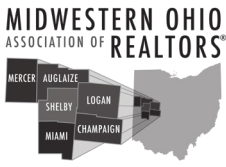
MOAR will provide annual training on this policy and on harassment prevention for members, staff, volunteers, and leaders.

Policy Review

This policy will be reviewed at least every 2 years, or more frequently as needed, to ensure continued compliance with federal and Ohio laws, NAR standards, and best practices.

Disclaimer

This policy is not a substitute for legal advice. Individuals should consult independent legal counsel for specific concerns.



SOCIAL MEDIA POLICY

Adopted: 11/06/2025

Last Reviewed: 11/06/2025

1. Purpose

The Midwestern Ohio Association of REALTORS® (MOAR) is committed to professional, ethical, and lawful use of social media. This policy provides guidelines for responsible online conduct by MOAR staff, volunteer leaders, members, and contractors. It supports the National Association of REALTORS® (NAR) Code of Ethics—particularly Articles 10 and 15—and helps protect confidentiality, prevent misinformation, and maintain a positive public presence.

2. Definitions

Social Media: Any digital communication platform, including Facebook, X, Instagram, LinkedIn, TikTok, YouTube, blogs, forums, and emerging technologies including AI-driven tools.

Confidential Information: Non-public information related to MOAR operations, such as board discussions, internal documents, member or staff matters, or financial data.

Association Individuals: All staff, volunteer leaders, members, and contractors participating in MOAR-related activities.

Disclaimer: A statement clarifying that personal opinions expressed do not represent MOAR.

3. Scope

This policy applies to professional and personal social media use whenever content references MOAR, its members, its leadership, or the real estate profession. It applies to:

- Public and private platforms
- Posts, comments, graphics, videos, and messages
- Interactions with third-party vendors at MOAR events
- Any digital conduct that may affect MOAR's operations or reputation

This policy does not restrict rights protected under the National Labor Relations Act, such as discussions of wages or working conditions.

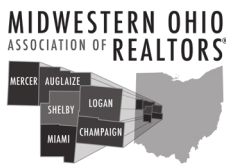
4. Official Spokespersons

Only the MOAR President and CEO may speak on behalf of MOAR. Written authorization is required for others to act as spokespersons. Delegation must be documented by the CEO.

5. Permissible and Prohibited Content

Permissible Content:

- MOAR event information, education, and advocacy messaging
- NAR-approved resources



- Industry-related educational content aligned with MOAR’s mission

Prohibited Content:

- Confidential or proprietary MOAR information
- Internal board discussions or non-public documents
- Discriminatory, harassing, or offensive material
- Client or member personal information
- Content violating federal or state law, including antitrust laws
- Copyright violations
- Unauthorized use of MOAR or NAR logos
- False, misleading, defamatory, or disparaging statements

6. General Conduct on Social Media

Individuals covered by this policy must:

- Follow all applicable laws
- Treat all online interactions as public communications
- Avoid any content that may harm MOAR’s reputation
- Use disclaimers when discussing MOAR or real estate on personal accounts:
“The views expressed are my own and do not reflect the views of the Midwestern Ohio Association of REALTORS®.”
- Avoid misrepresenting their authority to speak for MOAR
- Follow MOAR’s Harassment Policy and Whistleblower Policy

7. Private Groups and Moderation

MOAR may maintain private social media groups. These groups will be moderated by staff or designated volunteers who may:

- Remove posts violating this policy
- Notify the posting individual
- Recommend further action for repeat violations

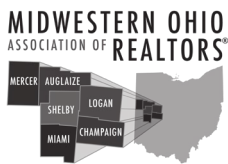
Content must support MOAR’s mission and must be lawful, respectful, and relevant.

8. Reporting Violations

Concerns about policy violations should be reported promptly.

REPORTING & INVESTIGATION

All reports will be handled through MOAR’s Uniform Reporting & Investigation Procedures policy.



9. Policy Enforcement and Consequences

Possible actions include:

- Written or verbal warnings
- Mandatory training
- Removal from group administration or leadership roles
- Suspension from MOAR activities
- Termination of membership or employment
- Contract termination for vendors
- Removal or correction of posted content

Criminal behavior will be reported to authorities. Investigation documents will be retained for at least 7 years.

10. Training and Distribution

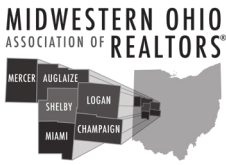
Annual training is required for all individuals covered by this policy. New staff, volunteer leaders, and contractors must complete training within 90 days. The policy will be included in MOAR handbooks and posted publicly.

11. Legal Compliance and Review

This policy complies with federal law (NLRA, DMCA), Ohio's Data Protection Act, and NAR standards. It will be reviewed at least every 2 years with legal counsel.

12. Monitoring and Compliance

MOAR's communications team may monitor public and private platforms for compliance. Members and volunteers are encouraged to report concerns and help uphold MOAR's professional presence online.



WHISTLEBLOWER POLICY

Adopted: 11/06/2025

Last Reviewed: 11/06/2025

1. Purpose

The Midwestern Ohio Association of REALTORS® (MOAR) is committed to upholding the highest standards of integrity, transparency, and legal compliance. This Whistleblower Policy encourages and protects individuals who report actual or suspected illegal, unethical, or improper conduct. This includes violations of federal, state, or local laws; MOAR’s bylaws or policies; the National Association of REALTORS® (NAR) Code of Ethics; or conduct that threatens MOAR’s financial stability or reputation.

MOAR fosters an environment in which concerns may be raised without fear of retaliation.

2. Scope of Policy

This policy applies to all Association Individuals, including employees, directors, officers, members, volunteers, contractors, and third-party vendors participating in MOAR activities.

This policy covers concerns involving:

- Fraud, embezzlement, or financial misconduct
- Misuse of MOAR assets or confidential information
- Conflicts of interest or governance violations
- Violations of laws or regulations
- NAR Code of Ethics violations (forwarded to Ohio REALTORS®)
- Serious violations of MOAR policies
- Conduct that may harm MOAR’s mission, reputation, or members

This policy does not apply to routine employee grievances, such as scheduling or performance concerns, which should be handled through standard HR procedures.

3. Reporting Responsibility & Good Faith

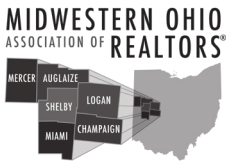
All Association Individuals are responsible for reporting concerns they believe, in good faith, indicate wrongdoing. Good faith means having reasonable grounds for concern—even if later determined to be mistaken.

Malicious, reckless, or knowingly false reports are prohibited and may result in disciplinary action.

4. Confidentiality

MOAR will maintain confidentiality to the extent possible, limiting disclosure to those involved in the investigation. Reports will be stored securely, and reporter identities will be protected whenever feasible.

Anonymous reporting is permitted through MOAR’s designated reporting portal.



MOAR Policy & Procedure Manual: Whistleblower Policy

5. No Retaliation

MOAR strictly prohibits retaliation against any individual who, in good faith, reports a concern, cooperates with an investigation, or opposes conduct prohibited under this policy.

Retaliation includes:

- Termination, demotion, or discipline
- Harassment, intimidation, or threats
- Exclusion from MOAR activities
- Negative treatment or adverse changes in responsibilities

Any act of retaliation will result in disciplinary action and may be grounds for termination of membership, volunteer status, or employment.

This policy complies with federal whistleblower protections and Ohio Revised Code Section 4113.52.

6. Reporting Procedures

Concerns should be reported as soon as possible.

Primary Reporting Contact:

- MOAR Chief Executive Officer (CEO)

Alternative Reporting Contacts:

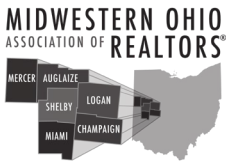
- President of the Board of Directors
- President-Elect
- Immediate Past President

If reporting through leadership is inappropriate, or if multiple board members are involved, concerns may be reported to an independent third party designated by MOAR.

Reports may be submitted verbally or in writing. Please include:

- Description of the concern
- Individuals involved
- Dates, times, locations
- Witnesses
- Relevant documentation

Concerns involving potential violations of the NAR Code of Ethics will be referred to Ohio REALTORS® for review following Professional Standards procedures.



MOAR Policy & Procedure Manual: Whistleblower Policy

7. Investigation and Resolution

The designated recipient will acknowledge receipt of a report within 3 business days (if the reporter is identified). Investigations will be:

- Prompt
- Impartial
- Conducted by a neutral investigator, a designated committee, or external experts

The investigation will aim to be completed within 30 days unless complexity requires additional time. All parties will be given an opportunity to provide information. Records will be retained for at least 7 years.

Corrective actions may include:

- Disciplinary measures
- Policy or process changes
- Contract termination
- Reporting to law enforcement or regulatory authorities

The reporter will be informed of the outcome when appropriate and legally permissible.

8. Appeals

Individuals may appeal investigation decisions within 10 business days. The MOAR Board of Directors will review the appeal and issue a final decision within 30 days.

9. Compliance with Ohio Law

This policy meets the requirements of Ohio Revised Code 4113.52, which protects employees who report suspected violations. MOAR encourages internal reporting but does not restrict the right to report concerns directly to government authorities.

10. Policy Distribution and Review

This policy will be provided during onboarding and made readily accessible. Annual acknowledgment is required. The Board of Directors will review the policy at least every 2 years with legal counsel.

REPORTING & INVESTIGATION

All whistleblower reports will be handled through MOAR's Uniform Reporting & Investigation Procedures policy.