

# Become a REALTOR® Member of the NCCBOR

By joining as a REALTOR® member, you can take advantage of the many benefits (pages 9-11 ) offered by the New Castle County Board of REALTORS® (NCCBOR), the Delaware Association of REALTORS® (DAR) and the NATIONAL ASSOCIATION OF REALTORS® (NAR). Primary membership with NCCBOR requires that your real estate license be affiliated with a member Broker. Primary member applicants **must** attend a mandatory new member orientation class within *two (2)* offerings of application date.

You can become a Provisional REALTOR® member today, by completing these steps:

1. Complete the REALTOR® Application – pages 2 and 3
2. Pay your application fee of \$175.00 and membership fees – pages 4 and 5  
*(a credit card form is provided on page 4 )*
3. Attend a mandatory New Member Orientation Class within two class offerings of application – page 6 and 7(schedule)
4. If you require a keycard for access to properties please contact Ramona Leshner at 302-762-4800 x 110 to make an appointment. (Keycards are issued by appointment only) – pages 8 and 9

Instructions to Register for Orientation Class – page 6  
Benefits of being a REALTOR® member – pages 10-12



**APPLICANTS FOR REALTOR® MEMBERSHIP:** In the event my application for REALTOR® membership is approved, I agree as a condition of membership to complete the Orientation Class of the New Castle County Board of REALTORS®, and on my own initiative to thoroughly familiarize myself with the Code of Ethics of the National Association of REALTORS®, including the duty to arbitrate business disputes in accordance with the Code of Ethics and Arbitration Manual of the Board and the Constitution, Bylaws, and Rules and Regulations of the New Castle County Board of REALTORS®, the Delaware Association of REALTORS®, and the National Association of REALTORS®. If required, I agree to satisfactorily complete a reasonable and nondiscriminatory written examination covering such Code, Constitutions, Bylaws, Rules and Regulations, and duty to arbitrate. I further agree that my act of paying dues shall evidence my initial and continuing commitment to abide by the aforementioned Code of Ethics, Constitutions, Bylaws, Rules and Regulations, and duty to arbitrate, all business disputes as from time to time amended. Finally, I consent and authorize the Board, through its Member Policy Committee or otherwise, to invite and receive information and comment about me from any Member or other person, and I agree that any information and comment furnished to the Board by a Member or other person in response to any such invitation shall be conclusively deemed to be privileged and not form the basis of any action by me for slander, libel or defamation of character.

I acknowledge that if I am accepted as a Member and subsequently resign or am expelled from membership in the New Castle County Board of REALTORS® with an ethics complaint or arbitration request pending, the Board of Directors may condition renewal of my membership upon verification that I will submit to the pending ethics or arbitration proceeding and will abide by the decision of the Hearing Panel; or, if I resign or am expelled from membership without having complied with an award in arbitration, the Board of Directors may condition renewal of membership upon payment of the award, plus any costs that have previously been established as due and payable in relation thereto, provided that the award and such costs have not, in the interim, been otherwise satisfied.

I understand that in order to obtain Primary or Secondary REALTOR® membership I must submit a completed membership application along with the \$150 application fee, applicable prorated dues (which must be included with the application), attend an Orientation Class (not required for Secondary REALTOR® membership) and be approved by the NCCBOR Board of Directors.

You must register for an Orientation Class being held within two offerings of application. To register, visit <https://ims.nccbor.com/documents/Instruc%20to%20Reg%20for%20Orien.pdf>

*I hereby certify that the foregoing information furnished by me is true and correct, and I agree that failure to provide complete and accurate information as requested, or any misstatement of fact, shall be grounds for revocation of my membership if granted. I also agree that, if accepted for membership in the Board, I shall pay the dues and fees as from time to time established.*

*I consent and authorize the Board, through its Member Policy Committee or otherwise, to invite and receive information and comment about me from any Member or other person, and I agree that any information and comment furnished to the Board by a Member or other person in response to any such invitation shall be conclusively deemed to be privileged and not form the basis of any action by me for slander, libel or defamation of character.*

*If I am approved for membership in the New Castle County Board of REALTORS®, I agree to abide by their governing Bylaws and Rules and Regulations. To obtain a copy of the governing documents, please visit [www.nccbor.com](http://www.nccbor.com).*

I understand that I am required to attend an Orientation Class within two offerings of application date. I also understand if I do not satisfy all of the requirements of membership (for example, completion of a mandatory orientation program) within two offerings from application date, my membership will be terminated, dues shall be returned to me less a prorated amount to cover the number of days that I received association services and any application fee. I also understand that if my provisional membership is terminated for not meeting requirements of membership and I elect to take membership at a future date, I must reapply.

\_\_\_\_\_  
Signature of applicant

\_\_\_\_\_  
Date

***Enclosed is my payment in the amount of \$175.00 (application fee), and payment of my dues at the prorated rate.***

Please forward me information about:

- Volunteer opportunities                       Instructor opportunities

Please give us additional information about yourself:

- Do you speak a foreign language? If so, which one(s) \_\_\_\_\_
- Do you have any special skills? \_\_\_\_\_



*The Voice for Real Estate® in New Castle County*

E://Work/Ramona/Membership/Current Applications and Dues/Realtor Application-revised 9-26-11





3615 Miller Road, Wilmington, DE 19802  
T 302.762.4800 • F 302.762.4840  
www.nccbor.com

### CREDIT CARD CHARGE FORM

NAME: \_\_\_\_\_ FIRM: \_\_\_\_\_

Name on Credit Card if Different from Above: \_\_\_\_\_

| Quantity                    | Description of Charge | Amount   |
|-----------------------------|-----------------------|----------|
| _____                       | _____                 | \$ _____ |
| _____                       | _____                 | \$ _____ |
| _____                       | _____                 | \$ _____ |
| <b>TOTAL AMOUNT CHARGED</b> |                       | \$ _____ |

**Circle one:    VISA    MASTERCARD    AMEX    DISCOVER**

Card #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_      Expiration Date: \_\_\_\_\_

CID# \_\_\_\_\_    Zip Code: \_\_\_\_\_

Phone #'s: Home: \_\_\_\_\_ Business: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**FAX TO: 302-762-4840** with application

## 2012 NCCBOR REALTOR<sup>®</sup> DUES AND SERVICE FEES

### APPLICATION FEES (a one-time fee as long as membership does not lapse for more than 14 months):

|   |          |
|---|----------|
| REALTOR <sup>®</sup> (Primary/Secondary).....   | \$175.00 |
| New Principal/Designated REALTOR <sup>®</sup> .....                                       | \$ 25.00 |
| Reinstatement Fee (reinstating membership within 14 months from date of termination)..... | \$ 75.00 |

\*\*\*\*\*

### MEMBERSHIP DUES/TYPES

The components of REALTOR<sup>®</sup> membership dues are as follows:

|   |   |
|---|---|
| New Castle County Board of REALTORS <sup>®</sup> (NCCBOR) | \$210.00  |
| Delaware Association of REALTORS <sup>®</sup> (DAR)       | \$125.00  |
| National Association of REALTORS <sup>®</sup> (NAR)       | \$155.00 (Includes \$35 mandatory Public Awareness Campaign Assessment) |
| <b>Total</b>  | <b>\$490.00</b>   |

Designated REALTOR<sup>®</sup> ..... (\$490.00/self + \$455/each non-member licensee)

REALTOR<sup>®</sup> Primary Member..... \$490.00

REALTOR<sup>®</sup> Secondary Member..... \$210.00

**DUES ARE PRORATED FROM THE BEGINNING OF THE MONTH IN WHICH THE LICENSEE AFFILIATES WITH THE PRINCIPAL COMPANY. (SEE BELOW)**

#### REALTOR<sup>®</sup> Primary Dues

|                                  |           |
|----------------------------------|-----------|
| Jan 2012 (01/01/2012-01/31/2012) | \$ 490.00 |
| Feb 2012 (02/01/2012-02/29/2012) | \$ 452.08 |
| Mar 2012 (03/01/2012-03/31/2012) | \$ 414.16 |
| Apr 2012 (04/01/2012-04/30/2012) | \$ 376.24 |
| May 2012 (05/01/2012-05/31/2012) | \$ 338.32 |
| Jun 2012 (06/01/2012-06/30/2012) | \$ 300.40 |
| Jul 2012 (07/01/2012-07/31/2012) | \$ 262.48 |
| Aug 2012 (08/01/2012-08/31/2012) | \$ 224.56 |
| Sep 2012 (09/01/2012-09/30/2012) | \$ 186.64 |
| Oct 2012 (10/01/2012-10/31/2012) | \$ 148.72 |
| Nov 2012 (11/01/2012-11/30/2012) | \$ 110.80 |
| Dec 2012 (12/01/2012-12/31/2012) | \$ 72.92  |

#### REALTOR<sup>®</sup> Secondary Dues

|                                  |           |
|----------------------------------|-----------|
| Jan 2012 (01/01/2012-01/31/2012) | \$ 210.00 |
| Feb 2012 (02/01/2012-02/29/2012) | \$ 192.50 |
| Mar 2012 (03/01/2012-03/31/2012) | \$ 175.00 |
| Apr 2012 (04/01/2012-04/30/2012) | \$ 157.50 |
| May 2012 (05/01/2012-05/31/2012) | \$ 140.00 |
| Jun 2012 (06/01/2012-06/30/2012) | \$ 122.50 |
| Jul 2012 (07/01/2012-07/31/2012) | \$ 105.00 |
| Aug 2012 (08/01/2012-08/31/2012) | \$ 87.50  |
| Sep 2012 (09/01/2012-09/30/2012) | \$ 70.00  |
| Oct 2012 (10/01/2012-10/31/2012) | \$ 52.50  |
| Nov 2012 (11/01/2012-11/30/2012) | \$ 35.00  |
| Dec 2012 (12/01/2012-12/31/2012) | \$ 17.50  |

\*\*\*\*\*

**\*Note:** Once member application fee and dues are paid, the member will hold a Provisional Member status with all Membership privileges, until the member attends orientation and the Board Of Directors review for approval at which time membership is changed to REALTOR<sup>®</sup> Status.

**DUES ARE NOT REFUNDABLE AFTER THE LAST DAY OF JANUARY.**

# Instructions to Register for New Member Orientation

**After** your application **and** payment have been processed by NCCBOR, you will receive a welcome communication that includes your login and password for on-line access to [www.nccbor.com](http://www.nccbor.com). You should then login and register for your mandatory new member orientation class. Once you login, complete the following steps:

1. Under “Quicklinks”, select “Register for Classes by Month”
2. Select the “New Member Orientation” class you wish to register for (you must attend one of the two closest dates to your application date)
3. Select “Proceed to Registration”
4. Select “Add to Cart”
5. Select “Register Now”

You will receive an e-mail confirmation of your registration.

## 2012 MANDATORY ORIENTATION CLASS SCHEDULE Required for Primary REALTOR® membership only

You must attend an Orientation Class within two class offerings of submitting the application for membership to the NCCBOR. Please indicate on your application which class you will attend and register for that class after you have been notified that you have a provisional membership.

*Wednesday, January 11*

*Wednesday, March 7*

*Wednesday, May 2*

*Wednesday, July 11*

*Wednesday, September 5*

*Wednesday, November 7*

Sign-in is at 8:30 a.m. Coffee and breakfast snacks will be available. The deadline for application processing is the **Wednesday** prior to the orientation class. The class begins promptly at 8:45 a.m. Class is in session from 8:45 a.m. to approximately 12:45 p.m.

*Attendees must be present during the entire class to qualify for membership approval. Attendees are not permitted to leave the classroom to conduct business while the class is in session. Please plan the day accordingly.*

**Remember...**an orientation *must* be attended within two class offerings of submitting an application for membership to the NCCBOR.

### **SUPRA KEYCARD ACTIVATION AND TRAINING –**

Since orientation is a busy day for agents and staff alike, the NCCBOR will be unable to issue KeyCards on the day of orientation. KeyCards may however, be obtained on a separate date prior to the orientation date if needed. Agents who desire issuance of a KeyCard should contact Ramona Leshner in the Board office at 302-762-4800 x 110 to schedule an appointment. An appropriately signed KeyCard Usage Agreement should be provided prior to the issuance appointment. Appropriate fees will be collected during the KeyCard issuance appointment. **KeyCards will not be issued without an appointment, the signed KeyCard Usage Agreement and payment.** Appointments last approximately 20 minutes and include training.

\*\*\*\*\*

*Please contact Ramona Leshner at 302-762-4800 x 110  
With any new member and/or KeyCard questions.*

**KEYCARD USAGE AGREEMENT**

IT IS HEREBY AGREED AMONG THE New Castle County Board of REALTORS® (ISSUER),

\_\_\_\_\_ (PRINCIPAL) of \_\_\_\_\_  
(Firm and Branch)

And Principal's/ASSOCIATE \_\_\_\_\_ (CARDHOLDER) WITNESSETH:

1. **KEYCARD RECEIPT.** KEYCARD HOLDER hereby acknowledges receipt of (check one) \_\_\_ Active Key \_\_\_ eKey,
2. **TITLE TO KEYCARD.** Keycard is the property of SUPRA.
3. **RULES AND REGULATIONS.** These portions of the New Castle County Board of REALTORS® and Trend's Rules and Regulations pertaining to Keycards, Keyboxes, and their use are incorporated herein by reference, as they now exist and as they may be amended from time to time. PRINCIPAL and KEYCARD HOLDER agree to comply with provisions contained therein as they relate to Keyboxes and Keycards. A violation of the Trend and New Castle County Board of REALTORS® Rules and Regulations shall constitute a violation of this agreement, which may result in a fine, deactivation of PIN, or both.
4. **SYSTEM FEE.** PRINCIPAL agrees that PRINCIPAL will be assessed a monthly system fee for KEYCARD HOLDER. Such fee shall be reasonably adjusted on an annual basis to enable the NCCBOR to cover expenses of loan payments and the equipment, software, administration, and maintenance of the system.
5. **TRANSFER.** If KEYCARD HOLDER transfers from one firm to another, KEYCARD HOLDER will be entitled to continue hereunder, provided the new PRINCIPAL provides the NCCBOR with the DREC transfer form. A fee, if any, may be assessed and must be paid by PRINCIPAL or KEY HOLDER for such transfer of responsibility. Until the KEYCARD HOLDER'S new principal sends the transfer form, the PRINCIPAL signing this agreement remains responsible for that KEYCARD HOLDER as the PRINCIPAL in this agreement. The PRINCIPAL will continue to be responsible for what KEYCARD HOLDER did or failed to do with the Active Key prior to the new PRINCIPAL sending the form.
6. **TERMINATION OF PRINCIPAL/ KEYCARD HOLDER.** PRINCIPAL and KEYCARD HOLDER acknowledge that in the event KEYCARD HOLDER or PRINCIPAL is terminated as a member in good standing with the New Castle County Board of REALTORS®, or KEYCARD HOLDER'S association with PRINCIPAL is terminated for any reason, Keycard will be deactivated.
7. **SECURITY OF KEYCARD.** KEYCARD HOLDER agrees to:
  - a. Keep the card in KEYCARD HOLDER'S possession or in a safe place at all times.
  - b. Not have the PIN attached to or written on the ActiveKey or eKey.
  - c. Not loan the ActiveKey or eKey to any person, for any purpose whatsoever, nor permit the card to be used for any purpose by any other person.
  - d. Not duplicate the ActiveKey nor allow any other person to do so.
  - e. Immediately notify ISSUER of the loss or theft of an ActiveKey and the circumstances surrounding such loss or theft.
  - f. Follow all additional security procedures specified by the ISSUER.
8. **INSPECTION/ KEYCARD AUDIT.** ISSUER shall have the rights to inspect the KEYCARD HOLDER'S key all reasonable times and places. KEYCARD HOLDER agrees to submit the key for inspection at ISSUER'S office not less than 48 hours after receipt of written notice, or at any other time upon oral request if ISSUER believes that the integrity and security of the system is in jeopardy. Failure to comply with the terms of this paragraph shall result in deactivation of KEYCARD HOLDER'S PIN. PRINCIPAL shall assist in inspections or audits of keys and KEYCARD HOLDERS as requested by ISSUER.
9. **INDEMNIFICATION/ RELEASE.** KEYCARD HOLDER covenants and agrees to indemnify and hold ISSUER harmless from any and all liability, obligations, or demands against ISSUER as a result of KEYCARD HOLDER'S use of the ActiveKey including, but not limited to, any and all liabilities, including attorney's fees, incurred by ISSUER as a result of damage or injury to premises or persons arising out of the use by KEYCARD HOLDER or by any other person of the ActiveKey. PRINCIPAL and KEYCARD HOLDER release ISSUER from any and all claims, liability, loss or damage of any kind caused by or resulting from use, malfunctions or loss of use, of the Keyboxes or Keycard caused by the actions, failure to act or negligence of ISSUER.
10. **REIMBURSEMENT.** KEYCARD HOLDER agrees to reimburse ISSUER for any and all expenses incurred by ISSUER in the event that the Keybox System must be re-secured due to negligence on the part of KEYCARD HOLDER.
11. **PRINCIPAL'S RESPONSIBILITY.** PRINCIPAL confirms that he/she is an owner, partner, or corporate officer of above named firm, has the authority to sign this agreement for the firm, and that PRINCIPAL or their designee is a member of the new Castle County Board of REALTORS®. Furthermore, PRINCIPAL confirms that KEYCARD HOLDER is associated with the firm named above, and that PRINCIPAL is jointly and severally liable with KEYCARD HOLDER for all duties, responsibilities, and undertakings of KEYCARD HOLDER under this agreement, provided, however this agreement shall not be construed to make KEYCARD HOLDER an employee of PRINCIPAL.
12. **AUTHORIZATION.** KEYCARD HOLDER will secure authorization from the owner or tenant in possession of any property listed for sale prior to the installation and use of a Keybox on such property. Such authorization shall disclose that the Keybox is not designed or intended as a security device and shall at least those disclosures and agreements required by the rules of the New Castle County Board of REALTORS® and TREND.
13. **NO ASSIGNMENT.** This agreement may not be assigned by KEYCARD HOLDER.

**INTENDING TO BE LEGALLY BOUND, THE PARTIES HAVE SIGNED THIS AGREEMENT TO BE EFFECTIVE ON THE DATE SIGNED BY ISSUER.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Key Holder's Name (please print)

\_\_\_\_\_  
Key Holder's Signature

\_\_\_\_\_  
Issuer, NCCBOR Executive Vice President Signature

\_\_\_\_\_  
Principal's Name (please print)

\_\_\_\_\_  
Principal's Signature

\_\_\_\_\_  
Firm Name

\_\_\_\_\_  
Firm Address

\_\_\_\_\_  
Firm Telephone



## 2011-2012 SUPRA KEYCARD FEES

• **INSTALLATION AND ADMINISTRATIVE FEE** (MAKE PAYMENT TO: New Castle County Board of REALTORS®)

Administrative Fee.....\$25.00

• **KEY LEASE FEES (MUST BE MADE PAYABLE TO SUPRA in Separate CHECK or CREDIT CARD FORM ONLY)**

Supra will not accept Cash; however, Debit Card, Credit Card, Personal Check, or Office Check payable to Supra is acceptable

Activation Fee (Charged in addition to Lease Fees below)..... \$50.00

Loss/Theft/Damage Insurance (optional)..... \$25.00

### (1) Active Key

*(Annual Fee-Period is May 21, 2011 -May 20, 2012 prorated monthly)*

|                          |          |
|--------------------------|----------|
| (04/16/2011--04/20/2011) | \$256.62 |
| (04/21/2011--05/20/2011) | \$238.95 |
| (05/21/2011--06/20/2011) | \$221.28 |
| (06/21/2011--07/20/2011) | \$202.84 |
| (07/21/2011--08/20/2011) | \$184.40 |
| (08/21/2011--09/20/2011) | \$165.96 |
| (09/21/2011--10/20/2011) | \$147.52 |
| (10/21/2011--11/20/2011) | \$129.08 |
| (11/21/2011--12/20/2011) | \$110.64 |
| (12/21/2011--01/20/2012) | \$92.20  |
| (01/21/2012--02/20/2012) | \$73.76  |
| (02/21/2012--03/20/2012) | \$55.32  |
| (03/21/2012--04/16/2012) | \$36.88  |

**(2) eKEY Basic**  
Monthly Fee \$ 22.69

**(3) eKey Professional**  
Monthly Fee \$ 30.11

(Charged to your credit card monthly)

*For information on eKEY and compatible devices, visit: [www.supraekey.com](http://www.supraekey.com)*

*Need a keycard?* Keycards issued by appointment only.

To schedule an appointment, contact Ramona Lesher at 302-762-4800 x 110.

A completed keycard usage agreement must be provided to NCCBOR prior to issuance.

Key card training/issuance session lasts approximately 20 minutes.

# REALTOR Member Benefits

## What NCCBOR Offers You...

### ***The purpose of the New Castle County Board of REALTORS®:***

NCCBOR's purpose is to provide resources to all segments of its membership that help them succeed and prosper in a sustainable economic climate by:

- providing services, tools, education and programs to improve member's ability to serve their clients with the highest levels of professionalism, integrity and expertise
- working collaboratively to ensure its members are able to conduct business within a framework of fair and reasonable laws and government regulations
- creating understanding among the residents of New Castle County as to the important benefits of working with a REALTOR®
- creating opportunities to develop positive, productive relationships among the members

*and...by building and fostering proactive relationships with public agencies, private sector associations and other stakeholders by effective outreach and advocacy...**achieved through:***

### **EDUCATION AND TRAINING**

Courses that offer a broad variety of subjects that help you fulfill your real estate license and renewal requirements.

Courses that expand your knowledge of your profession and keep you up-to-date on changes in legislation, policy and industry trends.

Courses that lead to designations which enhance your professionalism.

Specialized courses that gives you new skills in such areas as technology.

*Most credit courses are accredited in Delaware and accepted in Pennsylvania.*

*On-site continuing education classes offered by NCCBOR in 2011 are **free** to NCCBOR members.*

*The Board is always open to new ideas for courses and education programs that will benefit its members, their clients and the public. The Board strives to provide instructors who possess knowledge of current issues.*

### **PROFESSIONAL STANDARDS**

A process executed according to the NATIONAL ASSOCIATION OF REALTORS® Code of Ethics which separates real estate agents from REALTORS® and provides both real estate professionals and the public an opportunity to air grievances and seek a fair ruling on differences of opinion from an unbiased panel of peers or mediation.

### **BOARD INVOLVEMENT**

Opportunities to serve on Committees, Task Forces and Presidential Advisory Groups which permit members to shape the future policies, programs and services of the association.

## **POLITICAL INVOLVEMENT**

Staying abreast of what is going on in legislation that affects the real estate industry and its practitioners locally, as well as state-wide and nationally in areas such as:

Land Use Practices

Fair Housing and Equal Opportunity

Taxation

Private Property Rights

Public Programs That Support Homebuying Incentives.

Giving members an opportunity to participate in supporting legislation that helps the industry and defeating that which hurts it.

Keeping an eye on the performances of elected officials.

Supporting pro-real estate issues candidates through PAC funds.

Encouraging member participation in community activities through civic associations, citizen organizations and political campaigns.

Developing programs which benefit both REALTORS<sup>®</sup> and the community such as the Citywide Open House.

Establishing dialogues with elected and appointed officials to create networks which can address shared concerns and contribute to creative solutions.

## **REALTOR<sup>®</sup> IMAGE ENHANCEMENT**

Through political involvement.

Through publicity and promotion that gets the word out about the positive role REALTORS<sup>®</sup> play in our economy, our government and our way of life.

Through the professional standards process and upholding the Code of Ethics.

## **PROFESSIONAL TOOLS OF THE TRADE**

*Board membership affords access to specialized forms created and copyrighted for use by its members and membership in zipForm, a system that allows you to share data between all documents related to the same transaction.*

## **MEMBER COMMUNICATIONS**

*REALTORS<sup>®</sup> on the Move, an FYI of new members and members moving to a different office which is compiled monthly and placed onto the Board's website.*

*Weekly eNewsletters, a mass emailing which includes information blurbs on what is happening at the Board; news updates, etc.*

*Articles which focus on Buyer and Seller issues with a professional sensitivity to good information authored by NCCBOR members.*

*[www.nccbor.com](http://www.nccbor.com), the Total Resource<sup>®</sup> for NCCBOR members. The most current information on education offerings, events, information offerings, etc.*

*We're on facebook<sup>®</sup> and twitter<sup>®</sup>! The Board is continually evaluating its methods of communication with its members and investigating effective new ways to communicate information you need to be successful in your business.*

## MEMBER SERVICES

*The Board has negotiated special rates so that you can take advantage of these valuable benefits without requirement of joining other organizations.*

**Errors and omissions insurance** - provided by the NATIONAL ASSOCIATION OF REALTORS®.

**Health, dental and other insurance** - through the Benefits Connection of the New Castle County Chamber of Commerce.

**DEXSTA Federal Credit Union membership** - which provides incentives such as cost-cutting credit cards, loans, auto pricing, buying and more.

**NAR Products** – you get a special discount when you purchase NAR products at [www.realtor.org](http://www.realtor.org) (Be sure to use the discount code: NCBR5)

*The Board offers room rentals in its education facility at economical pricing.*

*The Board offers eBlast advertising to members. You choose the content and the subject, and for a reasonable fee, the Board will send it for you to one or more predesigned eBlast lists. (up to two (2) eBlasts per week allowed)*

## MEMBER EVENTS

*Events bring members together to learn, network and have fun!*

Quarterly events are held throughout the year beginning with **REALTOR® SHOWCASE**, held in early spring offering continuing education, industry exhibits and social interchange and sending out the year with the Holiday Mixer in December.

Throughout the year, are **MEMBERSHIP MEETINGS** that bring members together to decide on the direction and future of the organization.

Political activities such as the **LEGISLATIVE BREAKFAST/LUNCHEON/FUNDRAISERS** give members an opportunity to mingle with elected and appointed officials and discuss issues of mutual concern.

Various **BROWN BAG** sessions providing current topics of interest free to REALTOR® members courtesy of Affiliate members.

*Page 12*

