

2010 ANNUAL DUES BILLING EXPLANATION

The 2010 Board Dues invoicing is underway. The invoices are due and payable on January 1, 2010. To keep us in line with our many budget cuts, this year we will bill our dues totally ON-LINE using N.A.R.'s E-Commerce site. *Although using this billing procedure is much more confusing*, it will SAVE our local budget from taking the hits for the credit card fees on the N.A.R. and C.A.R. portions. In the past, the local board bore the total expense of these fees, which add up quickly into thousands of dollars. By paying on-line...both the N.A.R. and C.A.R. allocations electronically go directly to their accounts, so they incur their own credit card fee. Since 99% of our membership has an e-mail address...by billing and paying ON-LINE we were able to project substantial cuts in our 2010 budget...help us avoid a local dues increase. PLEASE DO YOUR SHARE TO HELP THIS BUDGET REDUCTION WORK...by paying your dues via the e-mail invoice. When you make your payment it will be automatically be divided three ways, with the local dues deposited directly into the Board's account, and the state and national dues deposited directly into their respective accounts simultaneously.

Even though it is the responsibility of the local Boards to bill and collect the dues for all three levels of membership, please be advised that your local board only sets the budget and fees for its portion of the bill.

The Greater Waterbury Board of REALTORS[®], Inc. presented a balanced budget that reflecting NO LOCAL DUES INCREASE in 2010. You will note, however, that the bottom line of the attached appears as though there is a **\$25.00 increase over last year's fees**. The following explains this increase:

#1 – C.A.R. has increased their 2010 dues by \$15.00, which is reflected in the CONNECTICUT ASSOCIATION OF REALTORS[®] line item on your invoice. As previously explained, the local Board does not set this fee, so if you have any questions about this portion of your bill...please call the CT Association of REALTORS[®] directly at **1-800-335-4862**. Our local staff is not equipped to answer questions regarding this matter.

#2 - C.A.R. Ray Gates Scholarship Fund of \$10.00 is a new billing line item on your 2010 invoice. Because we are using the N.A.R. E-Commerce billing program, we are *required* to include this voluntary contribution in your invoice this year. This Fund provides scholarships to sons and daughters of REALTORS[®] across the State.

Because of this, your e-mail invoice will NOW include 2 voluntary scholarship assessments which are starred (*) items.

PLEASE NOTE THAT THE GWBR Scholarship Fund of \$5.00 is *exactly the same* as previous years and, historically, is well supported by our membership. This voluntary contribution is the primary source of funding for the many scholarships awarded locally each year to the sons and daughters of members of The Greater Waterbury Board of REALTORS[®], Inc. **It is our hope that you will continue to support this LOCAL FUND.**

If you wish to opt out of paying either one of the VOLUNTARY contributions... click the **Pay Later** box next the appropriate line item. Then click **Apply Changes**, located in the bottom right hand corner of your invoice. Once you have applied the change...your invoice will automatically re-adjust to the new amount due. Then just click **Pay Invoice** and follow the instructions to pay your 2010 dues.

IMPORTANT AUTO PAY INFORMATION Members enrolled in the Auto Pay System are encouraged to pay this invoice themselves online by following the instructions included herein. However, if you prefer to have the Board Staff use your information on file to pay your invoice you **MUST CALL** the Board office to verify your information is still accurate and that you want us to do it.

Thank you for your anticipated cooperation regarding our new billing procedures.

For more information about paying your 2010 dues, visit our website at www.gwreatlorboard.com or contact the Board Office.

SEE NEXT PAGE FOR INSTRUCTIONS ON VIEWING AND PAYING YOUR INVOICES

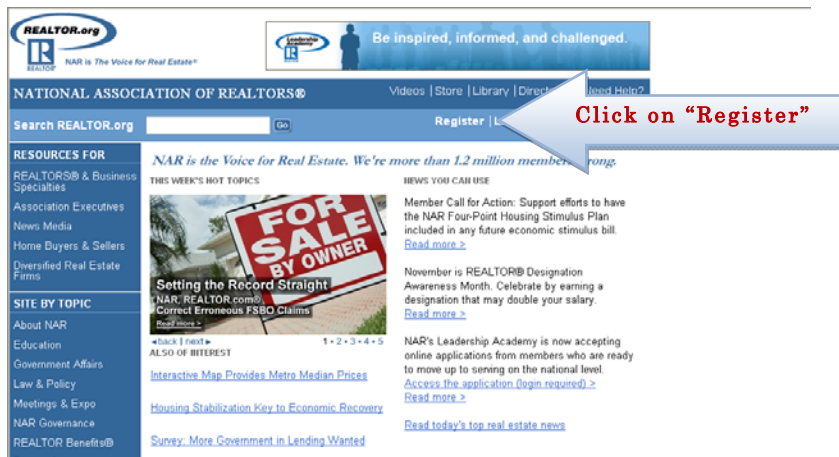
INSTRUCTIONS ON VIEWING AND PAYING INVOICES

To pay your invoices online, you need to be Registered on the NAR Website. If you haven't registered on the NAR website, follow the **REGISTERING ON THE NAR WEBSITE** Instructions. If you have already registered on the NAR Website, you can skip to **PAYING YOUR INVOICE**.

REGISTERING ON THE NAR WEBSITE

Go to the NAR website at www.REALTOR.org. Click the **Register** Button on the top of the Page.

1. www.realtor.org
2. In the top right hand corner click **Register**



The screenshot shows the REALTOR.org homepage. At the top right, there is a blue banner with the text "Be inspired, informed, and challenged." Below this, the navigation bar includes "Videos | Store | Library | Directories | Need Help?". The main header features the REALTOR.org logo and the tagline "NAR is The Voice for Real Estate®". A search bar is located on the left, and a "Register | Login" link is on the right. A blue callout arrow points to the "Register" link with the text "Click on 'Register'". The main content area includes a "RESOURCES FOR" sidebar, a "THIS WEEK'S HOT TOPICS" section with a "FOR SALE BY OWNER" sign, and a "NEWS YOU CAN USE" section with various articles.

3. Under the "About You" Section you are asked to select an option after "I Am". Select the first choice that says **REALTOR, REALTOR Associate**.....



The screenshot shows the registration page on REALTOR.org. The header includes the REALTOR.org logo and navigation links. The main content area is titled "Register at REALTOR.org" and contains instructions for creating a username and password. A blue callout arrow points to the first radio button option under the "About You" section, which is "REALTOR®, REALTOR® Associate, Institute Affiliate, CIPS Network member, or Association Staff". The text "Click Here" is written inside the arrow. The page also includes a sidebar with "RESOURCES FOR" and "SITE BY TOPIC" sections, and a box for "Existing REALTOR.org Users" with links for account management.

- In the **NRDS** textbox enter your NRDS ID (Your 9-digit NRDS Number appears on the NAR Membership Card you receive each year as well as your REALTOR magazine. You can also look up your NRDS Number by clicking on the “Find your NRDS ID”). Once you have your number, fill it in where indicated.

The screenshot shows a registration form with a blue sidebar on the left. The sidebar contains the following text: "Technology", "REGISTER NOW", "Access exclusive features and sign up for newsletters.", "REALTOR BENEFITS®", "Purchase discounted products and services from REALTOR BENEFITS® Partners", and the REALTOR BENEFITS logo. The main content area has a header: "* Additional fields will be presented based upon your selection above". Below this is the instruction: "To begin you will need to enter your NRDS ID: Required fields are marked with a bullet (*).". The form includes a field for "NRDS ID" with a red callout arrow pointing to it that says "Lookup your NRDS ID". Below the field is a red callout arrow pointing to the input box that says "Fill in Your NRDS ID". At the bottom of the form is a button labeled "Proceed with Registration" with a red callout arrow pointing to it that says "Click here to continue". At the very bottom of the page is a "Print Page" button and copyright information for the NATIONAL ASSOCIATION OF REALTORS®.

- Click **Proceed with Registration**
- Complete the rest of the form/questions
- Click **Submit/Enter**

PAYING YOUR INVOICE ONLINE

Once you have registered, to pay your invoice, follow these directions:

- www.realtor.org
- Scroll down the page until you see the **Do It Online** section. (located on left side of page) and click **Pay Dues**.

The screenshot shows a "Do It Online" section with a blue arrow callout pointing to it that says "Click Here". The section contains a list of links: "Pay Dues", "Take Code of Ethics Training", "Buy Real Estate Forms", "Print Membership Card", "View Public Awareness Campaign", "Update Your Personal Info", "Learn More About RPAC", "Become a REALTOR®", "Find Logos and Trademark Rules", "Join the Young Professionals Network", "Subscribe to NAR e-Newsletters", "Watch NAR Webinars", "Subscribe to REALTOR.org Home Page RSS", and "View All NAR Web Feeds".

- Sign In using your NAR User Name and Password (must Register 1st)
- Scroll down the page and click **My Invoice**
- Click **Pay My 2010 Invoice**

6. If you don't want to pay the voluntary fees click **Pay Later** and click **Apply Changes** to update the bill

	Billing Name	Due Date	Outstanding Balance	Current Payment	Late Fee	Total Payment	Option To Pay
	GWBR Local Board Dues	1/1/2010	\$255.00	\$255.00	\$0.00	\$255.00	Annual
<input checked="" type="radio"/> Pay Now <input type="radio"/> Pay Later	Voluntary GWBR Scholarship Fund*	1/1/2010	\$5.00	\$5.00	\$0.00	\$5.00	Annual
	National Association of REALTORS Annual Fee	1/1/2010	\$80.00	\$80.00	\$0.00	\$80.00	Annual
	NAR Public Awareness Campaign Assessment	1/1/2010	\$35.00	\$35.00	\$0.00	\$35.00	Annual
	Connecticut Association of REALTORS	1/1/2010	\$155.00	\$155.00	\$0.00	\$155.00	Annual
	Issues Advocacy Assessment Fee	1/1/2010	\$10.00	\$10.00	\$0.00	\$10.00	Annual
<input checked="" type="radio"/> Pay Now <input type="radio"/> Pay Later	Voluntary Ray Gates Scholarship*	1/1/2010	\$10.00	\$10.00	\$0.00	\$10.00	Annual
Total: \$550.00							
Total discount: \$0.00							

* Optional

[View Final Invoice & Disclaimer](#) | [Pay Invoice](#) | [Clear](#) | [Apply Changes](#)



7. To view the Final Invoice Click on **View Final Invoice and Disclaimer**
8. Review your bill (print it by using your Top Menu File-Print)
9. Use your Browser Button to go back to the Invoice Page
10. Click **Pay Invoice**
11. Select Payment type
12. Check the **Proceed with Payment.....checkbox**
13. Enter Card or Check information
14. Click **Pay Now**

If you have any questions on payment contact the Board Office.