

## What is CIBS?

The Critical Illness Benefit Society (CIBS) provides a one-time, lump-sum, tax-free benefit of \$12,500 to CREB® members in good standing who are diagnosed with a critical life-threatening illness.

The process to make a claim is simple and it's easy to find out if you qualify. To apply, members and their doctor complete a claim form and send it directly to a third-party administration group, GroupSource. Members communicate with GroupSource directly regarding the assessment of payment for their claim to ensure complete anonymity.

Visit the CIBS page on CREB®Link for more information.

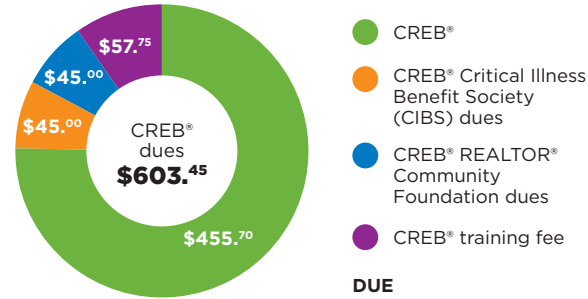
## What is CREB® REALTOR® Community Foundation?

The CREB® REALTOR® Community Foundation is the community investment arm of the Calgary Real Estate Board. Officially established in 1987, CREB® REALTOR® Community Foundation was formed by a small group of REALTORS® as a way for our members to give back to the community in a tangible and meaningful way. Funds raised by the foundation are provided by member annual dues and additional fundraising initiatives.

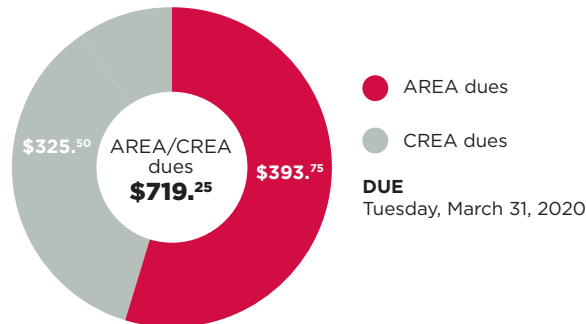
Since 1987, REALTORS® have collectively invested more than \$7.3 million into Calgary and area communities. Our philanthropic focus is to provide housing and shelter solutions for people who need it most.

Website: [www.creb.com/community\\_investment](http://www.creb.com/community_investment)

## Your 2020 annual dues



**DUE**  
Friday, Feb. 28, 2020



**DUE**  
Tuesday, March 31, 2020

**TOTAL 2020 DUES:**  
**\$1,322.70**

GST is included in all items, with the exception of CIBS and CREB® REALTOR® Community Foundation dues.



 **creb**<sup>®</sup>  
serving calgary and area REALTORS<sup>®</sup>

# 2020 annual dues

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## 2020 CREB® annual dues

CREB® collects dues on behalf of the Alberta Real Estate Association (AREA) and the Canadian Real Estate Association (CREA). However, your provincial licensing fees are a separate item, payable to the Real Estate Council of Alberta (RECA) in September of each year.

**The annual dues for CREB®, AREA and CREA cover the period Jan. 1 to Dec. 31 each year.**

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## About your 2020 CREB® statement

CREB® is once again holding the line on dues and will not be applying any increases in 2020.

Members will be invoiced for CREB®'s portion of the annual dues (\$603.45) in the beginning of January. This amount is due by noon on Friday, Feb. 28, 2020.

Members will then be invoiced for their AREA and CREA annual dues (\$719.25) separately in February, using the standard practice of collecting payment by noon on Tuesday, March 31, 2020.

This billing timeline was implemented to better reflect the annual nature of CREB®'s membership, which runs from Jan. 1 to Dec. 1.

## The cost of non-payment

Non-payment affects your membership. If payment is not received on or before noon Tuesday, March 31, 2020, a \$50 fine will be levied and your board services will be suspended.

If your payment in full (including the \$50 fine amount) is not received on or before noon Wednesday, April 15, 2020, your board services will be terminated.

For members who terminate and then rejoin the board, there is a \$300 re-entry fee. It is important to note that each member is responsible for their own statement.

Please be aware if board services are suspended, it may take up to one full business day to reactivate your computer services.

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## Annual dues payment options

### Online payment

Pay online using the My CREB® Profile portal on CREB®Link. Click the pay now button and pay your membership balance in seconds.

### Automatic payment

Please call 403.781.1371 for more information on this option. Credit card payments will be processed Monday, Feb. 24, 2020 for CREB® dues and Monday, March 23, 2020 for AREA and CREA dues. Chequing account payments will be processed Friday, Feb. 28, 2020 for CREB® dues and Monday, March 30, 2019 for AREA and CREA dues.

### One-time payment

Phone 403-781-1379 or fax your credit card number and expiry date, validation number and signature to CREB®'s Member Services Centre at 403.218.3680.

### Cheque payable to CREB®

It is always helpful when CREB® members include their account numbers on cheques. Furthermore, if paying for another member, please be sure to note the name(s) and account number(s) on the cheques. CREB® will also accept post-dated cheques for payment in full dated Friday, Feb. 28, 2020 for CREB® dues and Monday, March 30, 2020 for AREA and CREA dues.

### Internet or telephone banking

The payment deadline for members paying their dues through internet or telephone banking is Monday, Feb. 24, 2020 for CREB® dues and Wednesday, March 25, 2020 for AREA and CREA dues.

**PLEASE NOTE, ONCE PAYMENT FOR ANNUAL DUES IS PROCESSED, THE AMOUNT IS NON-REFUNDABLE.**

*Per bylaw 4.3: Membership Fees – Refunds, membership fees are not refundable except in extraordinary cases as determined by the board in its sole discretion.*

