



## WIRE FRAUD PREVENTION REMINDERS:

While we all appreciate the convenience of transacting business electronically, please remain vigilant. Here are some reminders for you and your clients:

- 1) Never transmit confidential information over free wi-fi.
- 2) It's very unusual for wiring instructions to be changed. Receiving an email directing you to change the wiring instructions should raise a red flag. Do not wire funds until you have confirmed wiring instructions via a telephone call initiated by you. Do not call the number shown on the email changing the wiring instructions. Call the number that you have historically used.
- 3) Never trust contact information in an unverified email.
- 4) Review all emails carefully fake emails can appear to be from someone you have been corresponding with regularly. Trust your instincts. If the message looks at all suspicious, follow up with a phone call to a number known by you to be legitimate, and check to be sure.
- 5) Beware of last-minute instructions, particularly if those instructions contradict earlier instructions.

### **DID YOU KNOW?**

Common targets for financial wire fraud include free web-based email users (gmail, yahoo, hotmail, etc.) and free public wi-fi. Best practice is to use "domain" email accounts (like: test @mainerealtors.com not test@yahoo,com) and, if transacting business in a public setting, use your own cellphone's data plan, not public WI-FI.

## **Quick Links**

Maine Association of REALTORS®

National Association of REALTORS®

Maine Listings

Maine Real Estate
Commission

## **Board Portal Links**

Greater Bangor Association of REALTORS®

Greater Portland Board of REALTORS®

Kennebec Valley Board of REALTORS®

# Maine Association of REALTORS®

- Maine Commercial Association
- MAR Only Members
- York County Council

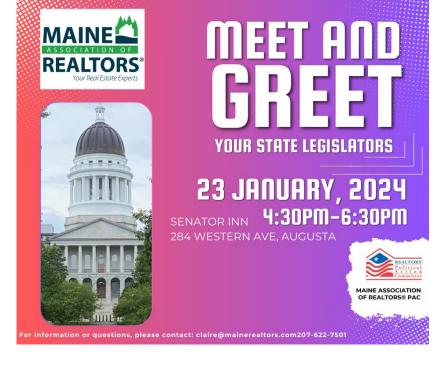
# Mid-Coast Board of REALTORS®

- Acadia Council
- Waldo County Council
- Penobscot Bay Council

## Mountains to Shore Board of REALTORS®

- Androscoggin Valley Council
- Lincoln County Council
- Merrymeeting Council
- Western Maine Council

## **MAR Leadership**



### **MARK YOUR CALENDARS!**

You're invited! The Maine Association of REALTORS® will be hosting a Meet and Greet Maine's Legislators on January 23 from 4:30 – 6:30 p.m. at the Senator Inn in Augusta.

#### **HOLIDAY SHOPPING OR TRAVELING?**

Make sure to check out the NAR REALTOR® Benefits Program Partners to see if you could be saving money as a result of your REALTOR® membership

Check out this new member benefit from NAR, Self-directed retirement plans for REALTORS®

# 2024 REALTOR® DUES – DUE IN DECEMBER:

Your 2024 REALTOR® dues are due in December (Greater Portland Board and Mid-Coast Board are due on December 1) and local board late fees may be assessed beginning in early-December – as early as



December 2. You pay your dues through your local REALTOR® boards' Member Portal (links in right margin or below if viewing on a cellphone).

**Designated Brokers:** Remember...dues must be paid for anyone licensed in a REALTOR® office as of January 1, 2024. If an agent plans to make their license status inactive or his/her license expires any time on/after January 1 and they do not plan to renew, you must inform the Maine Real Estate Commission in writing that the agent's license is no longer affiliated with your company by December 31, 2023 or you, as DB, will be responsible for that agent's payment.

THANK YOU for your membership!

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Carmen McPhail
President Elect
Paul McKee
First Vice President
Jeff Harris
Treasurer
Eric Flynn
Chief Executive Officer
Suzanne Guild

Last Issue: November 9
Some content may be commercial in nature.

### Learn more about your MAR membership benefits



### **2023 HOLIDAY SCHEDULE:**

Defined in paragraph 23 of the Purchase and Sale Agreement (and Addenda): "days in this Agreement, including all addenda made a part hereof, shall mean business days defined as excluding Saturdays, Sundays and any observed Maine State/Federal holidays". The

Maine State Holiday list is inclusive of all federal holidays. As always, the best approach to any confusing holiday is to communicate both with your client and the agent for the other side to be sure you have all counted the same way and have the same expectations.

Holiday schedule for 2023 Holiday schedule for 2024

### Connect with us!







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