Pacific Southwest Association of REALTORS®
619-421-7811 · support@psar.org

PSAR Monthly Payment Plan Terms and Conditions for Renewing Members

Effective November 3, 2026

The plan at a glance

This summary is for convenience. The full terms below control.

- **Sign up by November 18.** Signing up commits you to the plan for the year. Then call PSAR at 619-421-7811 to make sure we have a card on file for autopay.
- **Pay your plan invoice of $509.62* by December 15.** After you sign up, we post it to your account in the member portal. It covers your C.A.R. dues ($351), the N.A.R. advertising fee ($45), and your first monthly payment ($113.62). You'll accept C.A.R.'s required dues language before you pay.
- **Paying the invoice puts you on the plan.** If it isn't paid by December 15, you won't be on the plan. In January you'll be billed for the full year of REALTOR® dues, the first quarter of CRMLS, and one year of SentriLock.
- **Then $113.62* a month by autopay.** 11 payments, on the last business day of each month, January through November.
- **You're committed for the full year.** If you leave the plan early, the rest of the year's balance and a $150 administrative fee are due.
- **If an autopay payment fails, you have 10 business days to pay it.** We'll email you right away, and again after 7 business days. If it's still unpaid after 10 business days, you're removed from the plan and the year's balance is due. Unpaid amounts can lead to suspension of your membership, MLS, and SentriLock under the PSAR Bylaws.
- **Renew each year.** Each fall, we email the next year's amounts. You confirm to stay on the plan.

2027 amounts

Payment	Amount	When
Plan invoice: C.A.R. dues, N.A.R. advertising fee, and first monthly payment	$509.62*	Paid in the member portal by December 15
Monthly autopay	$113.62* × 11	Last business day of each month, January through November
Total for 2027	**$1,759.44***	

Each $113.62 monthly payment covers N.A.R. dues ($13.00), PSAR dues ($16.17), CRMLS ($63.33), SentriLock ($11.17), and the plan fee ($9.95). An optional C.A.R. PAC contribution may also appear on the plan invoice. It is voluntary, and you may decline it.

* Plus sales and use taxes as determined by the State of California (may apply to CRMLS and SentriLock charges).

1. Agreement for the Membership Year

Enrolling in the PSAR Monthly Payment Plan is an agreement to remain on the plan through December 31 of the membership year, subject to Leaving the Plan (Section 8).

2. Eligibility and Services Covered

The plan is open to renewing and new PSAR members who pay their C.A.R. dues, PSAR dues, CRMLS (Paragon) MLS fees, and SentriLock lockbox fees through PSAR. Renewing members are billed as described in Sections 3 and 4. New members are billed under PSAR's new-member billing process, which PSAR provides at sign-up. The plan covers those dues and fees. Supra is not part of the plan; Supra bills its users directly. Matrix is not included and is billed separately by autopay. Any other dues, fees, or assessments owed under the PSAR Bylaws are billed separately.

3. How You Are Billed

The plan has two parts: the plan invoice and monthly autopay.

The plan invoice. After the member signs up, PSAR posts an invoice to the member's account for the next year's C.A.R. dues, the N.A.R. consumer advertising fee, and the first monthly plan payment, which covers January. The member pays the invoice in the PSAR member portal and must accept the required C.A.R. dues language presented there before paying. The first invoice is not automatically charged to the card on file. It is due by December 15. Paying the invoice places the member on the plan. If it is not paid by December 15, the member is not placed on the plan, and in January PSAR bills the member under standard billing for the full year of REALTOR® dues, the first quarter of CRMLS fees, and one year of SentriLock.

Monthly autopay. Once the plan invoice is paid, PSAR charges the card on file 11 times: on the last business day of each month from January through November. Each payment covers the following month's N.A.R. dues, PSAR dues, CRMLS fees, SentriLock fees, and the plan fee. The January payment covers February, and the November payment covers December.

Members must keep a valid credit or debit card on file at all times.

4. Members Renewing for the Next Year

A member who wants to use the plan for the next membership year must sign up, or confirm under Annual Confirmation, by November 18. Signing up commits the member to the plan for the membership year. The member must also contact PSAR to make sure a valid card is on file for autopay. PSAR then posts the plan invoice described in Section 3, and monthly autopay begins in January once the plan invoice is paid in the member portal.

Enrolling after November 18. PSAR may accept a later enrollment at its discretion. Any late fees and reinstatement fees already incurred under PSAR's renewal schedule are due in full with the first invoice and are not spread over monthly payments. A member whose membership has ended for nonpayment must reapply as provided in the PSAR Bylaws before enrolling.

5. Plan Fee, Cost Compared With Annual Billing, Taxes, and Refunds

Plan fee. Each monthly payment includes a $9.95 plan fee. Over 12 months, the plan costs $119.40 more than paying the same dues and services under standard annual billing. For example, a primary REALTOR® member with CRMLS and SentriLock pays $1,759.44 for 2027 on the plan, compared with $1,640.04 under standard billing, before any tax.

Sales and use tax. Plan amounts do not include sales or use tax. If California law requires sales or use tax on any part of the plan, it may be added at billing. Any tax is calculated based on the member's billing address on file, so amounts may vary by member and may change if tax rates, rules, or the member's address change. Changes in tax are not changes in plan fees under Rate Changes During the Year or Changes to These Terms.

Refunds. PSAR dues, N.A.R. dues, C.A.R. dues, and other payments collected under this plan are non-refundable, except as required by the PSAR Bylaws.

6. Payment Authorization and Disputed Charges

Payment authorization. By enrolling, the member authorizes PSAR to charge the credit or debit card on file on the last business day of each month from January through November, in the amounts shown in the member's enrollment confirmation, plus any sales or use tax that may apply, and as updated through Annual Confirmation or Rate Changes During the Year. The plan's first invoice is paid separately in the member portal and is not charged under this authorization. This authorization continues until plan participation ends. The member may update the card on file at any time by contacting PSAR. PSAR takes card details by phone or through its secure payment system, and never by email. When the member signs up, a copy of these terms and the payment schedule is emailed automatically to the email address on the application.

Disputed charges. A member who believes a charge is incorrect agrees to contact PSAR first so it can be corrected. A chargeback or card dispute of a charge authorized under these terms will be treated as a missed payment under Failed Payments, and any chargeback fee charged to PSAR will be added to the amount due.

7. Failed Payments and Suspension

Failed payments. If an autopay payment is declined or no valid card is on file, PSAR will notify the member by email, stating the amount owed and the payment deadline, which is 10 business days after the notice. If the payment is still unpaid after 7 business days, PSAR will send a second notice stating that the member will be removed from the plan at the deadline and that membership, CRMLS access, and SentriLock service may be suspended for nonpayment as described under Suspension for Nonpayment. If the member does not pay within 10 business days of the first notice, PSAR will remove the member from the plan, and the missed payment, a $30 late fee, and the Amounts Due When the Plan Ends (Section 8) become due immediately.

Suspension for nonpayment. Any amount not paid within one month of its due date may result in the member being subject to suspension of membership, CRMLS access, and SentriLock service as provided in Article IX, Section 4 of the PSAR Bylaws, including written notice at least 20 days before suspension and the member's right to request a hearing. Membership ends automatically if the amount remains unpaid three months after its due date.

8. Leaving the Plan

A member's participation in the plan ends when:

1. the member resigns from PSAR membership, effective when PSAR receives the resignation as provided in Article V, Section 14 of the PSAR Bylaws;
2. the member asks to switch to standard billing (requests received by the 15th of the month take effect at the end of that month; requests received after the 15th take effect at the end of the following month);
3. the member's real estate license is suspended, revoked, or inactive, in which case membership ends as provided in the PSAR Bylaws; or
4. the member is removed from the plan under these terms.

Amounts due when the plan ends. When participation ends for any reason, the following become due immediately:

1. the unpaid balance of the member's annual PSAR and N.A.R. dues and SentriLock annual fee (for SentriLock users) for the membership year, and CRMLS fees through the end of the current quarter;
2. the PSAR onboarding fee and CRMLS setup fee, if waived when the member enrolled within the prior 12 months; and
3. a $150 plan administrative fee, which reflects PSAR's documented staff and processing costs.

Amounts not paid within 30 days are subject to reasonable collection costs, including collection agency and attorney's fees, and interest at 10% per year. Reinstatement fees under PSAR's current fee schedule also apply if membership, CRMLS access, or SentriLock service is suspended and later restored.

9. Transferring to Another Association

A member who transfers primary membership to another association leaves the plan as a resignation under Section 8, and the Amounts Due When the Plan Ends apply. Until they are paid in full, the member is not in good standing under Article VI, Section 4 of the PSAR Bylaws. PSAR will not issue a letter of good standing, and any letter PSAR provides to another association will state the unpaid amount and that the member is not in good standing. PSAR may require payment in full before the member may rejoin PSAR, and unpaid amounts may be referred to a collection agency.

10. Annual Confirmation

Each membership year requires the member's confirmation to continue on the plan. By October 31 each year, PSAR will email the member the next year's plan amounts, including the plan invoice, and a link to that year's C.A.R. and N.A.R. dues disclosures, including the REALTOR® Action Assessment. By confirming, the member acknowledges receiving those disclosures and agrees to them. The member must confirm by November 18 to remain on the plan. If the member does not confirm, plan participation ends after the November payment with no administrative fee, and the next year's dues are billed under standard billing.

11. Rate Changes During the Year

If CRMLS, SentriLock, or another provider changes its fees during the membership year, PSAR will email the member the new amount at least 30 days before the first payment at the new rate. A member who does not accept the change may leave the plan before that payment without the plan administrative fee.

12. Changes to These Terms

PSAR may change these terms during the membership year by emailing the member at least 30 days before the change takes effect. A change will not increase amounts already owed. A member who does not accept a change may leave the plan before it takes effect, and the plan administrative fee will not apply. Otherwise, changes take effect for each new membership year through Annual Confirmation.

13. Electronic Communications

Participation in the plan requires the member's consent to electronic communications. Notices under these terms are sent to the email address and mobile number on file and are considered delivered when sent. Members are responsible for keeping their email address and mobile number on file current.

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