



BAY CREEK BEACH CLUB

FREQUENTLY ASKED QUESTIONS

The following questions and answers are designed to provide an understanding of the new Beach Club at Bay Creek and the membership opportunities available. As these questions and answers are only summary in nature, you should read the Membership Plan and the Rules and Regulations prior to purchasing a membership.

Q: Who owns and operates the Beach Club?

A: The Beach Club is owned by Bay Creek South, LLC. Bay Creek Golf Management, LLC operates all of the Golf and Beach Club facilities.

Q: What amenities does the Beach Club offer?

A: Members, their families and guests will enjoy the following exceptional Club Facilities:

- **Fitness Club.** The 5,000 square foot Fitness Club features state of the art Cardio equipment including treadmills, cross trainers and upright and recumbent bikes. The cardio area overlooks the pools and the Chesapeake Bay.

A Circuit Training area includes Cybex and Hoist selectorized machines that can provide a full body workout in less than 30 minutes. The Strength Training area includes plate loaded machines from Cybex, FreeMotion, Hoist and Hammer Strength along with dumbbells, barbells and cables.
- **Member Lounge.** The nearly 3,000 square foot Member Lounge is an upscale multi-use space for Member use, events, classes and meetings and will be nicely furnished to include a big screen TV, card tables, a pool table and a Member library.
- **Locker Rooms.** The Beach Club includes Men's and Ladies Locker Rooms with private showers. Lockers are available for daily use but are not be rented on an annual basis.
- **Aquatics.** The Beach Club features two outdoor pools with a splash zone and aquatic play area for Kids and an adult pool with swimming lanes. The pools are open during the summer months from Memorial Day until Labor Day.

Q: What are the privileges of a Golf Membership at the Beach Club?

A: Golf Members are entitled to use all of the Beach Club facilities. In the case of a Family Membership, a member's immediate family will be entitled to use the Beach Club Facilities on the same basis as the member. A member's immediate family will include the member's spouse and their unmarried children under the age of 25 who are living at home, attending school on a full-time basis or serving in the military. In the case of a Family Membership, a member's extended family will also be permitted to use the Beach

Club Facilities, unaccompanied if over the age of 18, upon payment of preferred daily fees. The extended family shall include the parents, adult children who do not fall within the definition of immediate family, grandparents, and grandchildren of the member and spouse and the spouses of such family members.

In the case of an Individual Membership, Beach Club privileges will be extended only to the Member. If a Golf Member is paying the individual level of dues, his or her family members may use the Club Facilities upon payment of the appropriate fees as accompanied guests of the member, subject to restrictions that may be placed on guest usage.

Q: What are the privileges of a Sports Membership at the Beach Club?

A: Sports Members are entitled to use all of the Beach Club facilities. In the case of a family membership, a Sports member's immediate family will also be entitled to use the Beach Club Facilities on the same basis as the member. A member's immediate family will include the member's spouse and their unmarried children under the age of 25 who are living at home, attending school on a full-time basis or serving in the military. A Sports member's extended family will also be permitted to use the Beach Club Facilities, unaccompanied if over the age of 18, upon payment of preferred daily fees. The extended family shall include the parents, adult children who do not fall within the definition of immediate family, grandparents, and grandchildren of the member and spouse and the spouses of such family members.

In the case of an Individual Membership, Beach Club privileges will be extended only to the Member. If a Sports Member is paying the individual level of dues, his or her family members may use the Club Facilities upon payment of the appropriate fees as accompanied guests of the member, subject to restrictions that may be placed on guest usage.

Sports Members may also play twelve rounds of golf per membership year, including rounds played by family members, upon payment of a preferred green fee.

Q: What are the privileges of a Masters Golf Membership at the Beach Club?

A: Golf only Masters Memberships were sold from 2008 to 2011. Masters members will be entitled to use the Beach Club facilities only by converting to a regular Golf Membership or by paying the appropriate daily guest fees.

Q: How can I convert from a Masters to a Golf Membership?

A: Masters Members may convert to a Golf Membership by paying the Deposit currently in effect minus the Masters Membership Fee already paid. That portion of the Deposit would then become refundable according to the terms of the Membership Plan.

Please inquire about the attractive financing options that are available by contacting the Golf Shop or Membership Office.

Q: Will Individual Memberships be offered?

A: Yes. Golf Members and Sports Members will be allowed to pay an individual level of dues. If such a member pays the individual level of dues, his or her immediate or extended family members will not have membership privileges but may use the Beach Club Facilities as accompanied guests of the member upon payment of the appropriate guest fees, subject to the Club's Rules and Regulations and policies concerning guest usage.

Q: Can I upgrade from an Individual to a Family Membership so that my family can use the Beach Club?

A: Individual Memberships may convert to Family Membership simply by notifying the Golf Shop and by paying Dues at the Family level. There is no additional Deposit required.

Q: Will I be able to charge Beach Club Guest Fees and Snack Bar Purchases to my Member Account?

A: Yes. Members may make charges at the Beach Club in the exact same fashion as at the Golf Shop or Coach House Tavern.

Q: What other benefits or discounts are offered to Members?

A: Members receive a discount of 15% off selected non-sale soft goods merchandise, and all food and non-alcoholic beverages purchased at the Beach Club, Golf shop and Coach House Tavern, except at banquets, special events or catered parties.

Q: Can Golf Members and Sports Members invite guests to the Beach Club?

A: Yes. Having your friends enjoy the Beach Club's outstanding facilities with you is a wonderful attribute of membership in the Club. The Club may limit the number of guests and the number of times a particular guest may use the Club Facilities during each membership year. Daily guest fees will be determined by the Club and the member will be responsible for the payment of charges incurred but not paid by his or her guests, including any applicable guest fees. Members will also be responsible for the department of their guests.

Q: Can unaccompanied children use the Beach Club?

A: In the case of a Family Membership, the children of Members are welcome to use the Beach Club. Members may also bring children as guests. However, all children under the age of 18 must be accompanied by an adult to use the pools. Children between the ages of 10-15 may use the Fitness Club only when accompanied by an adult.

Q: Will the Beach Club be open to the Public?

A: No. The Beach Club will be open only to Members and their accompanied guests. The Club may permit resort hotel guests and rental guests to use the Beach Club Facilities on such terms and conditions as it may determine appropriate from time to time.

Q: Will Bay Creek homeowners have access to the Beach Club?

A: No. The Beach Club is strictly a Member amenity. Bay Creek homeowners may purchase a Golf or Sports Membership but otherwise will not have access to the Beach Club.

Q: Who is eligible to acquire a membership in the Club?

A: Memberships in the Club will be offered to initial purchasers of a residence or homesite in the Community and to a limited number of non Bay Creek residents.

Each initial purchaser of a residence or homesite in the Community may at any time apply for a membership in the Club.

The number of memberships in each category is limited and available memberships in each category will generally be issued on a first-come, first-served basis.

Q: Can I arrange to have my membership transferred to the subsequent purchaser of my residence or homesite?

A: Yes. Those members who own a residence or homesite in the Community will be permitted to arrange through the Club for the transfer of their membership to the subsequent purchaser of their residence or homesite.

The ability to arrange for the transfer of a member's membership to the purchaser of his or her property is an important attribute of membership because, even if there are no memberships available for issuance in the Club at the time, the subsequent purchaser can nonetheless obtain the seller's membership through the Club provided the purchaser is approved for membership.

Q: How do I become a Member?

A: To become a member of the Club, you must submit to the Club a fully completed and signed Membership Application and a check in the amount of the required portion of a Membership Deposit. In the event your application is not acted upon favorably, the Membership Deposit will be fully refunded, without interest.

Q: How much are the monthly Member Dues?

A: Golf Member Dues and Sports Member Dues will increase from time to time, the Dues for 2015 are shown below.

Golf Membership	Bay Creek Resident	Non- Resident
▪ Family	\$330	\$450
▪ Family Out of Town*	\$240	\$350
▪ Individual	\$230	\$340
▪ Individual Out of Town*	\$160	\$260
Masters Membership		
▪ Family	\$310	n/a
▪ Family Out of Town	\$220	n/a
▪ Individual	\$220	n/a
▪ Individual Out of Town	\$150	n/a
Sports Membership		
▪ Family	\$95	\$155
▪ Individual	\$85	\$135

*To qualify for Out of Town dues, the member's primary residence must be at least 100 miles from the Bay Creek Community.

Q: How much are the current Golf and Sports Membership Deposits?

A: As of January 1, 2015, the Golf Membership Deposit is \$15,000 for Bay Creek residents and \$25,000 for non-residents. The Sports Membership Deposit is \$5,000 for residents and \$8,500 for non-residents. Both Golf and Sports Membership Deposits are fully refundable according to the terms of the Membership Plan. Please refer to the Plan for details.

Q: Will I be able to finance my Membership Deposit?

A: Golf Membership Deposits may be financed; Sports Membership Deposits must be paid in full. Please inquire about the current Deposit rates and the financing options that are available by contacting the Golf Shop.

Q: What protections are in place so that my rights and privileges as a member will continue in the event the Club Facilities are sold?

A: In the event the Club Facilities are ever sold, the existence of the Membership Plan will be disclosed and the purchaser will be required to acquire title to the Club Facilities subject to the terms and conditions of the Membership Plan.