

Crestwicke Country Club Policies & Procedures

These Policies, Rules and Guidelines (herein the "Policies") have been crafted to support the following objectives of Crestwicke Country Club (herein the "Club"):

- To ensure the Club observes operational practices that are both accommodating to members and in keeping with sound business practices.
- To aid the management and staff of the Club in providing the highest level of services and access to the most possible members.
- To foster and maintain a family oriented recreational environment that is safe, clean and comfortable.
- To avoid confusion in the many details and interactions forming a member's relationship with the Club.

The Club in its sole discretion may amend these Policies at any time; however, the basic rule at the Club will remain the same – to serve you, and make your time with us most enjoyable.

Attire

Club Attire

It is expected that members will choose to dress in a fashion befitting the surroundings and atmosphere provided in the setting of the Club. Members should also advise their guests of dress requirements. In general, golf attire and or Club Casual attire should be worn at all times while in the Clubhouse or anywhere on the Club property except the pool. "Cut-offs" are not permissible anywhere on Club property, and tee-shirts or "tanktops" are only permissible at the pool. Where tee-shirts and tank tops are permitted, they should not be printed with messages that might be offensive to other members. It is not permissible to wear swim, workout or exercise clothing while dining at the Club. If, in the judgment of the Club, a member or guest is inappropriately attired, such member or guest will be asked to change attire or leave the Club.

Golf Course Attire

Proper attire is required for all players and applies to both the golf course and practice area. Golfers must wear a shirt with a collar or mock collar and hemmed shorts or slacks. Women also have the option of skirts. If shorts or skirts are worn for use of the Club's golf facilities, they must be at least mid-thigh length for both men and ladies. Ladies may wear sleeveless shirts with a collar. Denim jeans are allowed during the "off season" months (November-March). Members should ensure their guests are aware of and adhere to such policies.

The Club reserves the right to designate particular dress requirements for certain events conducted at or by the Club that may, at its sole discretion of the Club, be more or less stringent than those listed above. The Club additionally reserves the right to post examples of certain acceptable and unacceptable attire for different areas of the Club.

Children

1. Members are responsible for the conduct and safety of their children, their children's guests and the children of their guests at all times, and members must control their children with due regard for the safety, wishes, comfort and enjoyment of others.
2. Children under twelve years of age are permitted to use the Club only if accompanied by their parents or supervised by an appropriate club employee. Children under sixteen years of age are not permitted to use the locker rooms unless accompanied by an adult.
3. The Club, at its sole discretion, may request that children of members, in general, or depending upon their age, not attend certain designated events or participate in certain designated competitions conducted by the Club, either at or away from the Club property.
4. Children under the age of 16 are not allowed to operate a motorized golf cart.

Club Charge Accounts

1. Charging is a privilege of membership. The Club reserves the right to suspend charging privileges and require the payment of all charges via credit or bank card in the event of abuse, failure to comply with all rules relating to Club charge accounts or non-payment.
2. Members should sign all charges legibly and indicate their membership number.

3. Members are not allowed to sign the names of other members to charge tickets, nor may they in any way authorize charges to an account other than their own.
4. Members may not authorize unaccompanied guests, guests of other members, employees of the Club or visitors to the Club to make charges to their account without express authorization by Club Management.
5. In the case of corporate designees, both the designee and the corporation are responsible for the settlement of charges to a designee's account.
6. Only designees of a corporate account may make charges to a corporate membership account.
7. In the event a member feels a charge to such member's account is in the wrong amount, or that a charge has been incorrectly charged to such member's account, the member should notify the Club accounting office at once so the contested charge may be researched and resolved to the mutual satisfaction of the Club and the member. At no time does the contesting of a charge by a member constitute sufficient reason to delay prompt payment of the remaining uncontested balance due on a member's account. In the event that a contested charge is not immediately resolvable, the member should pay such member's full uncontested balance on time.
8. The Club may make certain mandatory or recurring charges, including, but not limited to, cart and greens fees, bag storage fees and locker rental fees, to a member's account without obtaining a member's signature on a Club billing ticket.
9. A statement setting forth dues, fees and charges for food, beverage, merchandise, services and any other items charged to a member's account will be e-mailed to each member on a monthly basis in the form of a statement, and the full amount of each monthly statement will be due upon receipt. Club accounts will be considered delinquent if not paid by the 20th day of the month in which the statement was mailed or otherwise transmitted to the member. Past due accounts will accrue each month an amount equal to a minimum late fee established by the Club and/or interest at the maximum nonusurious rate permitted by law from the date of the statement until paid in full.
11. If the Club account of any member or designee is delinquent, the Club may take whatever action it deems necessary to collect any monies owed. If the Club commences any legal action to collect any amount owed by a member or designee, or to enforce any other liability to the Club of a member or designee, the Club shall be entitled to all costs and expenses, including reasonable attorney's fees, incurred in the collection of any monies owed to the Club.

12. The Club, at its discretion, may charge a member's account in the amount the Club deems necessary to reimburse the Club for costs it incurred or revenue it lost as a result of the destruction or damage of Club property or closures of Club facilities caused by a member, such member's immediate family or such member's guests. Such costs may include, but are not limited to, reimbursing the Club for wages and payroll taxes of Club employees, the cost of materials and contract labor required for timely repairs, the cost of new items to replace items damaged beyond repair and the amount of revenue the Club may have reasonably foregone due to a partial or full closure or disruption of its operations. Any such charge for the reimbursement of damages is payable on the same terms as other Club charges.

13. The Club may suspend or terminate any membership for failure to pay the membership dues, fees, charges or any other amount owed to the Club in a proper and timely manner. Membership may be suspended if Club accounts are not paid in full by the twentieth day of the month and is subject to termination if Club accounts are not paid in full within thirty days after the suspension of membership. The Club, at its sole discretion, may determine not to seek the suspension or termination of membership in such instances, but such determination shall not be deemed a waiver of its right to seek the suspension or termination of membership at a later date or against any other member of the Club.

14. A member's financial responsibility for such member's Club account includes charges of family members and accompanied guests. The Club will not attempt to prevent family members of accompanied guests of a member from making charges to a member's account, but the Club does reserve the right to suspend or cancel the charging privileges of a member if settlement of the member's account becomes, in the Club's opinion, unmanageable or requires an inordinate amount of effort to settle on a regular basis due to charges made by the immediate family or guests of a member.

Clubhouse

1. Hours of operation for the clubhouse will be prominently posted, and all members are required to observe the advice of Club staff when closing time is announced on a nightly basis.
2. Reservations may be required for dining at the Club. When reservations are required, parties with reservations always have priority over parties who may be "walking up".
3. Unless reservations have been required by the Club, all seating is on a first come, first served basis.
4. To ensure best service to all members and guests, parties of eight or more persons must have reservations.
5. Smoking is prohibited in all areas of the clubhouse.

6. Shirts and shoes are required at all times in the clubhouse. Swimwear is not considered appropriate attire in the clubhouse unless covered by other clothing.
7. Private parties are not allowed at the Club unless scheduled and approved in advance by the Club Management and are subject to additional guidelines that the Club maintains and updates from time to time including, but not limited to, guidelines regarding responsibility for guests.

Days and Hours of Operation

The Club facilities will be open on the days and during the hours established by the Club. From time to time, the Club in its sole discretion may close the golf course, clubhouse and/or swimming facilities to host events.

Food & Beverage Considerations

1. Only food and beverage provided by the Club is allowed on Club property. Members and their guests may not bring food, beverages or alcohol to the Club unless approved by Club Management. Events at the Club utilizing the services of an outside caterer must be approved in advance by the Club Manager. The Club reserves the right to charge a corkage fee to any outside food or beverage seen on property.
2. The Club reserves the right, in its sole discretion, to refuse service to a member or guest when that member or guest appears to be intoxicated, or a member of the Club's management or staff believes that additional consumption of alcohol may result in intoxication.

Golf

Hours of Play

The golf shop and the golf course will be open in accordance with posted hours. Members should not begin play before scheduled tee times unless specifically authorized by the golf shop.

Guests

1. All guests must play with the member sponsoring their visit. Corporate members may either play with their guests or arrange for guests to play on an unaccompanied basis with prior approval from the golf shop.

2. The Club, in its sole discretion, may elect to prevent certain non-member individuals from playing as the guest of members if the play of such non-members as a guest becomes so frequent that it begins to compromise the integrity of membership. In such instances, the Club will endeavor to notify all members who routinely bring such a nonmember individual to play as a guest of its intention to no longer accommodate such nonmember as a guest.

Tee Times

1. It is recommended that all groups reserve a tee time. In general, the number of tee times available to members and their immediate family members is one tee time per member, and one tee time per immediate family member per day. However, during certain peak times, the golf shop may further restrict the availability of tee times to one per member per day.
2. The Club, at its sole discretion, may prohibit groups consisting completely of the children of members and their guests from reserving tee times during certain peak times
3. Groups with a tee time always have preference in starting play over groups who do not have a tee time.
4. The golf shop should be notified of a member's intention to not utilize a previously scheduled tee time at least 24 hours prior to the scheduled tee time. Members who repeatedly "no show" for scheduled tee times or who gave less than the required notice may be denied advance tee time bookings.
5. The golf shop reserves the right to combine smaller groups.
6. The golf shop, at its sole discretion, may create, eliminate, assign or re-arrange previously assigned tee times to promote achievement of the Club's targeted pace of play or for other reasons it deems to be in the best interest of the majority of members playing on a particular day or at a particular time.
7. The Club may reserve certain tee times for use in accommodating member events or may reserve the entire golf course for a member event.

Starting Play

1. Play may begin only with approval from the golf shop, and unless specifically directed by the golf shop staff, all play will begin from the #1 tee. Under no circumstances should play be started from holes near residences bordering or near the course.

2. No play may begin from the #10 tee unless authorized by the golf shop. Players starting from the #10 tee are not guaranteed a turning time onto the first tee.
3. Players without tee times or with later tee times are not allowed to cut in front of groups with starting times at the first tee or elsewhere on the course.
4. In the event tee times are delayed due to weather or other circumstances, the golf shop has complete discretion in re-organizing or canceling scheduled tee times that were missed due to weather or other circumstances in order to best accommodate the most members scheduled for play on that day.

Golf Cart Usage

1. Players must always observe the cart usage rules posted in the golf shop, on the first tee, and throughout the course without exception. Cart usage rules are declared on a daily basis, and in general, one of the following four rules, as declared by appropriate signage, will be in effect:
 - Carts may be taken off paths at 90-degree angles except as restricted by on course signage.
 - Carts are restricted to paths except for players with an approved handicap status who must observe the 90-degree rule.
 - All carts must remain on paths including those operated by players with an approved handicap status.
 - Only walking is allowed.
2. If on course cart use signage conflicts with other posted cart use signage, the more conservative directions should always be followed.
3. When the use of a golf cart is restricted to paths, carts must remain on paths at all times.
4. Each operator of a golf cart must be at least sixteen years of age and have a valid automobile driver's license.
5. Only two persons and two sets of clubs are permitted per cart.
6. The Club, at its discretion, may make the use of golf carts mandatory for certain events, or for play beginning during certain times.
7. Golf carts may be operated only on Club property. Under no circumstances should golf carts be driven to residences near the Club.

8. Only golf carts owned and made available by the Club are allowed on the golf course. Under no circumstances are members allowed to use their own golf carts.
9. Members are fully liable for golf carts in their use, and the cost of repair to a golf cart damaged by a member shall be charged to the member's Club account, or in the case of a guest, the sponsoring member. Members, designees, immediate family members and guests using a golf cart are fully responsible for any and all damages, including personal injury and property damage, that is caused by their operation of a golf cart and members shall reimburse the Club for any and all damages it may sustain by reason of the member's operation of a golf cart.
10. Members using a golf cart accept and assume all responsibility for liability connected with operation of the golf cart. The member also expressly indemnifies and agrees to hold harmless the Club and its shareholders, partners, members, officers, directors, employees, affiliates, representatives, and agents from any and all damages, whether direct or consequential, arising from or related to the use and operation of a golf cart by a member, immediate family member or guest.

Course Care, Etiquette, & Attire

1. It is the Club's position that members and their guests play a critical role in helping maintain the playability and enjoyability of the golf course. Accordingly, members are expected to observe the following practices, and to make sure their guests do the same:
 - Fix ball marks on all greens.
 - Fill your divots with sand.
 - Rake or smooth the sand after playing from bunkers.
 - Avoid leaving cigarette butts or other litter on the course.
 - Avoid excessively loud language, music playing disrupting the enjoyment of others or vulgar profanity.
 - Avoid club throwing or damage to the golf course.
 - Avoid "hitting into" other groups unless properly signaled.
2. Proper attire is required for all players and applies to both the golf course and practice area. Golfers must wear a shirt with a collar and hemmed shorts or slacks. If shorts are worn for use of the Club's golf facilities, they must be at least of "Bermuda length" for both men and ladies. Ladies may wear shirts without collars but may not wear halter tops. Members should ensure their guests are aware of and adhere to such policies.

3. The Club follows a "no metal spikes" policy regarding golf shoes. Members and their guests should accordingly wear only golf shoes without metal spikes while using any of the Club's golf facilities.

Handicaps

1. Official handicaps are computed under the supervision of the golf professional in accordance with the most current USGA handicapping system.
2. The Club reserves the right to limit entry into certain Club sponsored events only to players who have adhered to all necessary procedures for establishing an official handicap including, but not limited to, the posting of scores for every round played.
3. The Club, at its discretion, may enter a score for a player if the player fails to do so.

Practice Area

1. All practice activity should be confined to the Club's practice areas. Practicing on the course is not allowed at any time.
2. Hours of operation for the Club's practice facilities will be posted in the golf shop and should be followed at all times. To ensure the desired quality of the practice facilities, it may be necessary to close them for agronomic practices, mowing, the collection of practice balls or inclement weather from time to time.
3. Club rules for golf course attire and etiquette apply for all practice areas.
4. Lessons given by golf professionals other than those employed by the Club must be approved in advance by the Club.
5. Balls provided by the Club for use at the practice area are strictly the property of the Club and are not for use by members on the golf course or any other area except the Club practice area, and should not be removed from the practice area under any circumstances.
6. Care should be taken at all times to hit practice shots only from the portions of the practice area marked for use each day.
7. Under no circumstances should balls be hit from any of the club's practice areas with the intent of the shot landing outside the practice area. Failure to abide by this rule may result in suspension or termination of membership.

Children

1. Children under the age of 12 are allowed on the golf course and practice areas only if closely supervised by an adult at all times. Children on the course, but not playing, must be closely watched and prevented from interfering with the play of other groups.
2. All children are subject to the same dress code as other players.

Non-Member Play

1. The Club may allow members of other private and semi-private club's to be paying guests of the Club with the consent and approval of the Head Golf Professional.
2. The Club may host golf events of up to 40 players on Tuesday – Thursday at the discretion of the Golf Professional and may host a larger event with the approval of the Board of Governors.
3. The Club may host a member-sponsored event of any size Tuesday – Sunday with the approval of the Board of Governors.

Guests

Guests of members will be entitled to use the Club facilities upon the payment of guest fees and will be subject to the following rules:

1. All guests are considered to be either accompanied or sponsored. An accompanied guest uses the Club in the company of a member. A sponsored guest is defined as a guest sponsored by the member but using the facilities of the Club without the member.
2. Guest fees will be charged to the member's account for the use of the facilities of the Club by accompanied and sponsored guests. Such fees will be determined from time to time by the Club. All purchases of services and merchandise, including food and beverages, may be charged to the sponsoring member's Club account.
3. The sponsoring member is responsible for the conduct of a guest while at the Club. If the manner, behavior or appearance of any guest is deemed to be unsatisfactory, the sponsoring member shall, at

the request of the Club, cause such guest to leave the premises of the Club, or alternatively, the Club may request the guest to leave the premises.

4. To ensure member's access to certain Club facilities, the Club has established guidelines restricting the number, the day, the time of day, and the frequency with which a member may invite guests in general, or the same guest repeatedly, to the Club. These guidelines may be changed from time to time at the sole discretion of the Club.
5. The Club, at its sole discretion, may elect to not allow certain individuals to use the Club as the guest of a member. Instances when this may be the case include, but are not limited to, individuals who are members of the Club whose membership privileges have been suspended, individuals who are former members whose membership has been terminated by the Club, the former spouses of members, individuals actively involved in litigation with the Club or other members and individuals who may be restricted by court order from approaching members or employees of the Club.
6. Members are expected to support the spirit of membership and guest visitation rules by not endeavoring to bring the same guest to the Club repeatedly as a substitute for membership or acting in concert with other members to do so.

Inclement Weather

All members, immediate family members and guests use the Club's outdoor facilities, including golf and pool facilities, at their own risk of injury caused by lightning, wind, rain, hail and other elements of inclement weather. The determination as to whether conditions are safe or unsafe due to the threat or presence of inclement weather remains at all times the sole responsibility of the member, immediate family member and guest. The Club encourages all members, immediate family and guests to always be aware of changing weather conditions and always delay or halt their use of golf and pool facilities and seek appropriate shelter when they believe inclement weather makes conditions unsafe.

The Club does not possess or attempt to use any specialized equipment to detect the presence of inclement weather, and its staff will not endeavor to make judgements, declarations, endorsements or guarantees as to when conditions are safe or unsafe as a result of the threat or presence of inclement weather. The Club will not prevent a member, immediate family member or guest from halting, delaying, starting or restarting use of the Club's golf or pool facilities as a result of the personal evaluation of the member, immediate family member or guest as to whether conditions are safe or unsafe due to the threat or presence of inclement weather.

However, the Club, at its sole discretion, may, exclusively for purposes of maintaining the orderly use of the Club's golf or pool facilities, halt, delay, start or re-start use of the Club's golf or pool facilities by members, immediate family members or guests. Such action by the Club shall in no way constitute a judgment, declaration, endorsement or guarantee by the Club of any kind as to whether conditions are safe or unsafe due to the threat or presence of inclement weather, and in no way does such action by the Club diminish the personal responsibility of the member, immediate family member or guest for making a personal evaluation as to whether conditions are safe or unsafe due to the threat or presence of inclement weather.

In the event that a member, immediate family member or guest as a result of the personal evaluation of such member, immediate family member or guest as to whether conditions are safe or unsafe due to the threat or presence of inclement weather seeks to not start or re-start use of the Club's golf or pool facilities, such member shall be entitled to an appropriately pro-rated refund of any golf cart fee, guest fee or event entry fee that may ha

Miscellaneous

1. Performance by entertainers is permitted at the Club facilities only with the permission of the Club.
2. Commercial advertisements or solicitations cannot be posted or circulated in the Club without prior approval of the Club Manager. No petition, poster or other promotional materials can be originated, solicited, circulated or posted on the Club's property unless otherwise approved in writing by the Club Manager.
3. Members, immediate family members, and their guests should not reprimand, harass, or be verbally abusive to Club employees.
4. Fraternalization between members, their immediate family members and their guests and employees of the Club is discouraged.
5. Firearms or weapons of any kind are prohibited on Club property.
6. The Club, at its discretion, may immediately terminate membership if a member engages in any unlawful activity on Club property.
7. Members, their immediate family members and their guests should not enter the golf cart and golf club storage areas, golf course maintenance areas, kitchen or other areas of the Club designated by appropriate signage.

8. Members, their immediate family members and their guests should not attempt to operate the Club's heating and cooling systems, lighting systems or other operating systems of the Club.
9. Dogs and other pets, other than guide dogs, should not be brought onto Club property at any time without the prior approval of the Club. If approval is given, the member must maintain strict control of the pet at all times and is responsible for any damages caused by the pet.
10. Members should not make any solicitation in the name of, or use of logo of, the Club for any purposes without the prior approval of the Club.
11. Excessively loud or offensive verbal expressions should not be used at the Club

Pool

1. Hours of operation for the pool will be prominently posted and communicated, and all members are required to strictly observe these hours and cooperate with Club staff as it enforces these hours of operation.
2. Use of the pool at any time is at the swimmer's own risk. Any injuries or accidents should be reported to the attendant immediately.
3. Members and their guests must register before entering the pool. Members must register their guest and are responsible for ensuring that the appropriate guest fee has been paid.
4. Children under the age of 12 must be supervised.
5. Children must be at least three years of age and toilet trained to use the pool. Children wearing diapers may not enter the pool.
6. Bottles, glass objects, drinking glasses and coolers are not permitted in the pool area.
7. Food is allowed only in designated areas of the pool facilities.
8. Only bona fide swimming attire is allowed. Cut-offs and Bermuda shorts are not considered appropriate swimwear.
9. Flotation devices are permitted for non-swimming children up to five years of age. Small toys such as balls, water guns and rings may be permitted depending upon the number of persons in the pool

and the manner in which the toys are used. The discretion of the pool staff should be respected in this matter.

10. The Club may, at its sole discretion, limit the number of guests members may bring to the pool, restrict the days and times members may bring guests to the pool, limit the frequency with which a particular person visits the pool as the guest of a member or not allow certain individuals to visit the pool as a guest in accordance with its general guest policies.
11. Showers are required before entering the pool at all times.
12. Running, dunking, horseplay or unsafe activity of any kind is not allowed in the pool area. The Club, at its sole discretion, may immediately cause persons who do not comply with rules of safety to leave the pool area.
13. Radios or other sources of amplified music or sound may only be used with earphones.
14. Pool furniture is always allocated on a "first come, first use" basis. Furniture should not be "saved" for use by people who are not present.
15. The Club may, at its sole discretion, prevent persons with open wounds, skin infections or other maladies from entering the pool.

Property Damage & Personal Injury

1. Each member as a condition of membership and each guest as a condition of invitation to the premises of the Club assumes sole responsibility for his or her property. The Club shall not be responsible for any loss or damage to private property used or stored on the premises of the Club, whether in lockers or elsewhere.
2. Members of the Club are liable for any property damage and/or personal injury at the Club, or at any activity or function operated, organized, arranged or sponsored by the Club, caused by the member, such member's guests or any family member. The cost of such damage shall be charged to the member's Club account. Examples of such damage include, but are not limited to, damages to:
 - a. Greens, tee markers, signage and other golf facility equipment damaged as a result of being struck by a golf club whether intentionally or inadvertently.
 - b. Golf carts operated by, and other golf carts damaged in collisions with golf Cars operated by, a member, immediate family member or guest.

- c. Turf of the golf facilities or other areas of the Club caused by operating a golf cart in a hazardous manner or by operating a golf cart in areas or during times when use of golf carts has been restricted by the Club.
 - d. Lockers or other doorways caused by being forcibly opened.
 - e. Furniture, carpets or other fixtures caused by inappropriate behavior.
 - f. Towels or other linens used for purposes other than their designated use.
3. Any member, guest or other person who, in any manner, makes use of or accepts the use of any apparatus, appliance, facility, privilege or service whatsoever owned, leased, or operated by the Club, or who engages in any contest, game, function, exercise, competition or other activity operated, organized, arranged or sponsored by the Club either on or off the Club's premises, shall do so at his or her own risk, and shall indemnify and hold harmless the Club and its affiliates, their partners, directors, officers,

employees, representatives, agents and other members of the Club's advisory boards, committees, and/or subcommittees from any and all loss, cost, claim, injury, damage or liability sustained or incurred by him or her, resulting therefrom. All members shall indemnify and hold harmless the Club and its affiliates, their partners, affiliates, directors, officers, employees, representatives, agents and members on the Club's advisory boards, committees, and/or subcommittees hereunder with respect to any such loss, cost, claim or injury, damage or liability sustained or incurred by any guest of such member.

4. Should any party bound by these rules and regulations bring suit against the Club on any claim or matter, said party shall be liable to the Club for all costs and expenses incurred by the Club in the defense of such suit (including attorneys' fees and expenses through all appellate proceedings).
5. The Club is not responsible for any private property brought onto the Club's premises.
6. Any private property which may have been left, without payment or storage thereon, in or on the Club's premises for one (1) year or more may be disposed of or sold by the Club, with or without notice, at public or private sale and the proceeds, if any, shall belong to the Club.

Reciprocal Privileges

1. The Club may, at its sole discretion, establish regular reciprocal billing privileges with certain other clubs, or arrange for a member's charges at another club to be forwarded to the member's Club account. However, all such arrangements are evaluated on a case by case basis.

Members should never assume the Club has reciprocal billing privileges with another club. Instead, members should always make an inquiry to the Club accounting office before visiting another club from which they intend to have charges forwarded to their Club account.

2. When visiting another Club from which charges have been approved for forwarding to a member's Club account, such member must print his or her name, the name of the Club (Canebrake Country Club) and his or her account number clearly on all guest tickets.

3. Members are responsible for ensuring that guests accompanying them on their reciprocal visit pay all appropriate guest fees.

4. The rules and regulations of the host club are always in effect for members making reciprocal visits.

Suspension & Termination of Membership

1. The Club, at its sole discretion, may suspend or terminate the membership of a member for failing to act, in fact or in spirit, in a manner consistent with that set forth by the Club in these Policies, the Club's Membership Plan or such member's Membership Agreement.

In the event of such a suspension or termination, the Club will notify the member in writing that such action has been taken, but in instances where the Club, in its sole discretion, believes there is just and sufficient cause, it may suspend or terminate membership effective on an immediate basis. In such instances, verbal notification to the suspended or terminated member by an authorized Club official shall constitute sufficient notification.

In the event a membership is suspended, the Club will advise the member in writing of the reason for the suspension and the period of the suspension. During a period of suspension, a suspended member is prohibited from using any of the Club's facilities or otherwise visiting the Club. All scheduled dues, fees and other mandatory charges will continue to be billed to a suspended member's account during such member's period of suspension, and a suspended member's responsibility for settling such member's Club account in full on a monthly basis is in no way altered

by a suspended member's status. The Club may require that a member's Club account be paid in full prior to a suspension of membership being lifted.

In the event a membership is terminated, the Club will advise the member in writing of the reason for the termination, and forward a final statement of the member's Club account to the member for immediate settlement in full. As set forth in such member's Membership Agreement, a terminated member forfeits all rights to any refund of an initiation fee.

2. The Club shall be the sole judge of what constitutes failing to act, in fact or spirit, in a manner consistent with that set forth by the Club in these Policies, the Club's Membership Plan or a particular Membership Agreement. However, actions that may result in suspension or termination of membership include, but are not limited to, any of the following on the part of a member, immediate family member or guest:

- Engaging in conduct that is improper or likely to endanger the welfare, safety, harmony or reputation of the Club or its members.
- Behaving abusively toward Club personnel or employees.
- Acting in a manner incompatible with the standard of conduct of the existing membership or which would likely injure the reputation of the members of the Club.
- Failure to accompany an accompanied guest while visiting the Club as required by the Club.
- A filing for bankruptcy.
- Submitting false information on the application for membership.
- Failing to pay initiation deposits, membership dues, and Club account charges in a proper and timely manner.
- Failing to abide by these Policies as set forth herein and as amended by the Club from time to time.