

Membership Guide



A Message from the General Manager

Dear Members and Guests,

Welcome to RidgeView Resort, and thank you for being part of a place that means so much to so many. RidgeView is more than a destination. It is a feeling that settles in the moment you arrive. The quiet mornings when the valley is still waking up, the warmth of summer evenings spent outdoors, the familiar rhythm of seasons returning year after year. For generations of members, RidgeView has become the backdrop to family traditions, lifelong friendships, and memories that grow richer with time. What makes RidgeView truly special is its community. Our members share a deep sense of pride, stewardship, and connection to this place. Children learn to ride bikes, grandparents tell the same stories every summer, neighbors become friends, and time seems to slow just enough to remind us what really matters. The resort has always been shaped not only by its landscape, but by the people who care for it and return to it.

As General Manager, I see RidgeView as a long term promise. A promise to preserve its character, to invest thoughtfully in its future, and to ensure it remains a welcoming and meaningful place for members today and for generations to come. Every policy, improvement, and decision is guided by the same principle, protecting what makes RidgeView feel like home.

This Membership Guide is designed to help you navigate your membership with clarity and confidence, but more importantly, it reflects our shared commitment to respect, fairness, and the long term health of the resort and its community.

Thank you for being part of RidgeView. Thank you for the care you show this place, and for the memories you continue to create here. RidgeView has always been special because of its members, and it always will be.

Warm regards,

Jeff Holmgren

General Manager

RidgeView Resort

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1. Introduction

RidgeView Resort is a community built on shared experiences, returning traditions, and family memories created over decades.

This Guide provides clear and consistently applied policies that support a safe, respectful environment and the long term sustainability of the Resort.

RidgeView operates through a membership based structure that includes a range of membership types, each with defined usage rights, privileges, and terms of participation. Depending on the nature of the Membership, Members may hold the right to occupy and use a designated Week, seasonal period, or other approved form of access, together with access to Resort amenities and programs available to Members in good standing. This structured Membership model supports long term planning, consistent operations, and ongoing reinvestment into facilities, maintenance, and the overall guest experience, while ensuring fairness and clarity across the various forms of participation within the Resort community.

Transparency and fairness are essential to the health of the Membership community and the financial sustainability of the Resort. This Guide explains how rules are applied, how programs operate, and how fees and operational policies are published. Members are expected to comply with both the Membership Purchase Contract and this Guide.

This Guide is provided for informational and operational purposes only and does not form part of, amend, or replace the Membership Purchase Contract or any related agreements. RidgeView Resort reserves the right, in its sole discretion, to update, revise, or modify the policies and information contained in this Guide from time to time to reflect operational, regulatory, or business requirements. Any such changes shall apply prospectively.

In the event of any inconsistency between this Guide and the Membership Purchase Contract, the terms of the Membership Purchase Contract shall prevail.

2. About RidgeView Resort and Membership

2.1 Ownership, Operations, and Strata Structure

RidgeView Resort was originally founded in 1982 as Radium Valley Vacation Resort and has grown over decades into a well-established vacation community in the Columbia Valley.

In 2000, the Resort was acquired by Canada Mortgage Management Corp (“CMMC”), a family-owned and operated business that has since stewarded its continued development and long-term vision.

In 2020, the Resort was rebranded as RidgeView Resort and Vacation Club to reflect its evolving membership model and enhanced guest experience.

The Resort operates on lands that form part of a bare land strata legally known as Strata Plan N50 – Timeshare Section (the “Strata”).

The Strata lands include the Resort and neighboring residential properties owned by third parties. The Strata governs common property and shared infrastructure that supports both the Resort and neighboring homes.

CMMC acts as property manager of the Strata and administers and maintains common property and shared facilities on behalf of all Strata owners.

2.2 Types of Membership (Weeks and Seasonal)

RidgeView Resort operates under a structured membership model that includes multiple forms of participation. For the purposes of this Guide, all individuals holding a valid right of use or occupancy within RidgeView Resort are collectively referred to as “**Members.**”

2.2.1 Weeks Members

Within this structure, **Weeks Members** are those holding weeks-based long term recurring use rights that form the foundation of the Resort’s membership base and ongoing operations. Weeks Members consist of:

- **Legacy Timeshare Lessees (“Legacy Members”)**, holding timeshare leasehold interests created generally prior to 2015; and
- **Weeks Members**, holding contractual rights to occupy a specific Week of Use each year, created generally after 2015

Collectively referred to herein as Weeks Members unless otherwise specified in this Guide

Weeks Members operate on a weeks-based fiscal calendar, which governs members usage and operational planning across the Resort. While this weeks-based fiscal calendar provides consistency in use and administration, the specific rights, privileges, governance, and transferability applicable to each Weeks Member are determined solely by the terms of their respective underlying membership purchase agreement, registered instruments, and applicable association bylaws.

2.2.2 Seasonal Members

Seasonal Members are members with a fixed annual term, non-recurring right to occupy and use a designated RV Site, as set out in their Seasonal Membership Agreement.

2.2.3 Clubhouse Members

A Clubhouse Membership is a recreational access membership that grants the holder non ownership usage privileges to designated RidgeView Resort amenities and facilities, subject to the terms of the applicable Membership Agreement, Resort Policies, operating schedules, capacity restrictions, and posted rules.

2.3 No ownership interest, no governance rights

The rights associated with each form of membership, including any voting or governance rights, are governed exclusively by the applicable underlying agreements, registered instruments, and the bylaws of the Strata section or association, including the RV and VH Associations.

A Membership granted by RidgeView does not, in itself, confer any ownership interest in land or governance rights within the Strata or any association. Any governance or voting rights that may exist arise solely from the Members registered or contractual arrangements and not from this Membership Policy Guide.

3. Rules of Use for All Members and Guests

3.1 Application, Responsibility, and Compliance

These Rules apply to all Members, their guests, and invitees.

Members are responsible for ensuring their guests comply with all Rules, policies, and staff instructions, and Members remain responsible for any damage, fines, charges, or losses arising from their use of the Resort.

RidgeView requires Members and guests to execute the applicable Guest Agreement at check in and to present valid government issued identification.

3.2 Quiet Hours, Conduct, and Nuisance

Quiet hours are from 11:00 PM to 7:00 AM.

Conduct must not interfere with the comfort, safety, or enjoyment of others.

RidgeView may require any person to leave a facility or the Resort for disruptive conduct or repeated noncompliance.

3.3 Service Centers

RidgeView Resort provides Service Centers located at the north and south ends of the campground for the convenience of all Members and their guests. These facilities include washrooms, showers, and coin-operated laundry services.

Service Centers are open twenty-four (24) hours per day during the camping season, subject to temporary daily closures for cleaning, maintenance, or operational requirements. Scheduled closures will be posted at the facility entrance.

All users are expected to maintain cleanliness and treat the facilities with respect. Personal items must not be left unattended for extended periods.

Members and guests are responsible for any damage, misuse, or excessive cleaning required as a result of their use of the Service Centers.

RidgeView reserves the right to temporarily close, restrict access to, or modify the use of Service Centers at any time for safety, maintenance, or operational reasons.

3.3.1 Laundromat Facilities

Laundry facilities are provided within the Service Centers for the convenience of all Members and their guests and must be used in a respectful and responsible manner at all times.

All machines are coin-operated unless otherwise indicated. Coins can be acquired at the Front Desk. Users are responsible for supplying their own detergent and laundry supplies.

Laundry must be attended to in a timely manner. Items must be removed promptly upon completion of each wash or dry cycle to allow fair access for others. RidgeView may remove unattended items left in machines or common areas for extended periods and place them aside without liability.

Machines must be used only for their intended purpose. Overloading machines or using inappropriate materials is prohibited.

The Laundromat must be kept clean and orderly. Spills, lint, and debris must be cleaned up after use.

RidgeView is not responsible for lost, stolen, or damaged items, or for any damage to clothing resulting from use of the machines.

Any malfunctioning equipment must be reported to RidgeView staff immediately and must not be used.

RidgeView reserves the right to restrict access to, or temporarily close, the Laundromat for maintenance, cleaning, or operational reasons.

3.4 Roads, Vehicles, and Safety

For the purposes of this section, “vehicles” include cars, trucks, motorcycles, golf carts, electric bicycles, electric scooters, and any other powered means of transportation.

The maximum speed limit within the Resort and on Strata property is 15 km per hour.

All persons must remain on designated roads and pathways.

RidgeView may, in its sole discretion, restrict or prohibit motorized vehicles, certain routes, or certain equipment for safety or operational reasons.

3.5 Golf Carts

Golf carts are permitted within RidgeView Resort for convenience of movement and enjoyment, provided they are operated safely and in accordance with this policy.

Golf carts may only be operated by persons 14 years of age or older holding a valid learner's drivers license. RidgeView staff reserve the right to request confirmation of valid license for any operator, at its discretion.

All golf carts must remain on designated roads and pathways at all times. Operation on lawns, landscaped areas, or non-designated routes is prohibited.

Bridge crossings must be approached and used with caution. Operators must yield where required, proceed at a safe speed, and ensure the bridge is clear before crossing.

Golf carts must be parked only in designated parking areas and must not obstruct roadways, pathways, access points, or other sites.

Occupancy of golf carts is limited to the number of seats provided by the manufacturer. Standing or riding on any part of the golf cart other than designated seating areas is strictly prohibited.

Operators are responsible for the safe operation of the golf cart at all times and must comply with all posted signage, speed limits, and staff direction. Unsafe operation, including excessive speed or reckless driving, is strictly prohibited.

RidgeView reserves the right to restrict or prohibit the use of any golf cart, or to remove privileges, where safety concerns, misuse, or non-compliance with this policy are identified.

3.6 RV Sites, Tents, and Structures

RV Sites are intended for RV use only and are limited to 1 RV per site. The maximum occupancy per RV Site is eight (8) persons. RidgeView may refuse access or require reduction of occupancy where this limit is exceeded or where site conditions, safety, or operational requirements are not met.

In addition to the RV, one tent or shelter may be installed on the open cabana deck or driveway if space permits. Tents, shelters, and structures are not permitted on lawns or common areas.

A maximum of two (2) vehicles are permitted per RV Site. All vehicles and trailers must fit entirely within the assigned driveway or designated parking space for the RV Site and must not encroach onto roads, lawns, or adjacent sites.

3.7 Vacation Villas, Patios, and Exterior Use

Vacation Villas do not permit camping. RVs, tents, shelters, and camping equipment are strictly prohibited at all Vacation Villa units.

All exterior areas of the Vacation Villa must be kept tidy and orderly at all times and must not create hazards, visual clutter, or interference with neighboring occupants or Resort operations. A maximum of 2 cars/trailers are permitted at each Vacation Villa. Additional vehicles can be parked in one of the designated visitor parking areas.

3.8 Lawns, Irrigation, and Personal Property

Lawns may be irrigated daily during applicable seasons and must be cleared of personal items each evening.

Items staked into the ground must be removed nightly and must not interfere with irrigation systems. Any damage to Resort property, including irrigation lines, resulting from stakes or ground penetration will be charged to the Member or their guest.

At RV Sites, clotheslines may be strung inside the cabana or deck area only.

At Vacation Villas, clotheslines, drying racks, or hanging laundry outside the Vacation Villa is strictly prohibited.

3.9 BBQs and Fire Pits

Each RV Site and Vacation Villa is provided with one (1) BBQ.

An adult must be present at all times while a fire pit or BBQ is in use. All fire pits must be fully extinguished when unattended or when retiring for the evening.

BBQs must be used safely and cleaned after each use and prior to check-out. Failure to maintain BBQ cleanliness may attract wildlife, creating safety risks to occupants and neighbouring sites. The Resort reserves the right to charge a cleaning fee for unclean BBQs.

Only CSA approved propane fire pits are permitted within RidgeView Resort. Wood, coal, or other solid fuel fire pits are strictly prohibited.

RidgeView may, in its sole discretion, impose additional restrictions or prohibitions on fire pits, BBQs, or propane use during periods of elevated fire risk, smoke conditions, fire bans, or other emergency or safety-related circumstances.

3.10 Propane Tanks and Refills

Each RV Site and Vacation Villa is provided with one (1) full propane tank at the beginning of each Usage Week or Seasonal season, as applicable.

All RidgeView propane tanks must be filled by RidgeView staff, and a refill fee will be charged to the Member or guest. Personal propane tanks may be eligible for refill by RidgeView for a fee; however, RidgeView will not refill any personal propane tank that is not CSA approved.

Empty propane tanks (RidgeView-owned or personal tanks) placed at the end of the site driveway will be collected, refilled, and returned to the site by RidgeView staff. Propane tanks must be clearly visible and accessible for pickup. RidgeView will use reasonable efforts to provide this service in a timely manner; however, service may be deferred where required due to operational demands or higher priority matters, acting reasonably in the circumstances.

Propane refills are available until 4:00 PM. RidgeView reserves the right to refuse or defer refill requests submitted after this time.

Refills of RidgeView or personal propane tanks will be charged at the prevailing market rate in the region, plus a service and convenience fee.

3.11 Pets and Animals

RidgeView Resort welcomes responsible pet ownership; however, the presence of animals within a resort environment requires strict controls to protect the safety, comfort, and enjoyment of all Members, guests, and wildlife.

All pets must be kept on a leash or in a secure enclosure at all times when outside of an RV Site or Vacation Villa. Pets must not be left unattended outdoors, on decks, patios, or in vehicles for extended periods, and excessive noise, including barking or distress, is not tolerated.

Pets, other than verified service animals, are prohibited from all public buildings and shared amenity areas, including but not limited to the Clubhouse, pools, hot tub, sauna, playgrounds, mini golf, fitness facilities, and any food service areas.

RidgeView reserves the right to limit the number, size, or type of pets permitted per RV Site or Vacation Villa in order to maintain health, safety, and accommodation standards.

Vacation Villas are dog friendly; however, no other types of pets are permitted within the Villas. A nightly pet fee applies, as set out in the Annual Fee Schedule. Additional cleaning, deodorization, repair, or damage charges may also be assessed where required as a result of pet related use.

Members are fully responsible for the conduct of their pets and for any damage, disturbance, or cleaning required as a result of their presence. RidgeView may require the removal of any animal that, in its reasonable judgment, poses a safety risk, causes repeated disturbance, or results in damage to Resort property.

3.12 Clubhouse, Pools, Sauna, and Facilities

3.12.1 Respectful Use of Facilities

RidgeView Resort provides a range of shared amenities, including swimming pools, hot tubs, sauna, fitness facilities, and clubhouse spaces, for the enjoyment of Members and their guests. These facilities are shared spaces and must be used in a safe, respectful, and responsible manner at all times.

Use of all Resort facilities is entirely at the user's own risk. RidgeView does not provide lifeguards or personal supervision and accepts no responsibility for injury, loss, or damage arising from use of any facility, except as required by law.

3.12.2 Pool Areas

All posted facility rules, capacity limits, operating hours, and staff instructions must be followed.

Children under the age of twelve (12) must be directly supervised by a responsible adult at all times while in any pool, hot tub, or sauna area.

Glass containers are strictly prohibited in all pool, hot tub, sauna, and wet areas due to the risk of injury.

Food is strictly prohibited while swimming in the pools.

For safety and operational purposes, the outdoor pool gate FOB access may be restricted during the first and last operating hour of each day, except as otherwise authorized by Resort Management.

Adult Swim Time

To support a calm, quiet, and relaxed start to the day, the first hour of pool operating hours each day is designated as Adult Swim Time. This period is intended to provide Members and guests with a more peaceful environment for wellness, relaxation, and uninterrupted use of the facilities.

Adult Swim Time is reserved exclusively for individuals eighteen (18) years of age and older.

Adult Swim Time is scheduled as follows:

Summer season: 8:00 AM to 9:00 AM

Non-summer season: 9:00 AM to 10:00 AM

During Adult Swim Time, access to pools, hot tub, and associated wet areas is restricted to adults only. Children and minors are not permitted in these areas during this time. RidgeView staff may enforce age restrictions and require compliance at their discretion.

RidgeView reserves the right, in its sole discretion, to close or vacate any pool, hot tub, or amenity area at any time for safety, sanitary, or operational reasons.

3.12.3 Pool Loungers and Upholstered Sectional Seating Areas

Pool loungers and sectional seating areas are shared amenities intended for the enjoyment of all Members and guests. Reserving or holding loungers or seating areas for future use is not permitted.

Loungers and sectional seating that are left unattended for more than thirty (30) minutes may be deemed abandoned. Where such items are identified, RidgeView reserves the right to remove personal belongings and relocate them to the Front Desk for safekeeping until claimed by the owner.

Resort pool loungers and chairs are not permitted on the grass area inside the outdoor pool area. Personal folding/loungers are permitted subject to not damaging the grass.

Wet bathing suits are not permitted on upholstered sectional seating areas. Guests are expected to use towels or appropriate coverings to maintain cleanliness and dryness of shared upholstered furniture.

RidgeView may enforce additional seating or usage controls from time to time based on capacity, safety, or operational requirements.

3.12.4 Private Poolside Cabanas

Cabanas are available for use by reservation only. Use without a valid reservation is not permitted.

Private cabanas are provided for the enjoyment and comfort of Members and their guests and must be used in a respectful and responsible manner at all times.

The maximum occupancy for each cabana is eight (8) persons. RidgeView reserves the right to require reduction of occupancy where this limit is exceeded.

Members and guests are responsible for keeping cabanas clean and orderly. All garbage must be removed upon departure and disposed of in designated waste receptacles. Mini-fridge must be left empty and clean.

Awnings must be fully retracted and secured when the cabana is unattended or at the end of use to prevent damage from weather or wind.

RidgeView reserves the right to inspect cabanas and enforce compliance with this policy, and may impose charges for cleaning, damage, or misuse.

3.12.5 Sauna

The sauna is provided for the enjoyment and relaxation of Members and their guests and must be used in a safe, respectful, and responsible manner at all times.

Children under the age of twelve (12) must be directly supervised by a responsible adult at all times while in the sauna area.

Use of the sauna is at the user's own risk. RidgeView does not provide supervision or medical assistance and accepts no responsibility for injury, loss, or damage arising from use of the sauna, except as required by law.

Users should limit sauna sessions to reasonable durations and exit immediately if feeling unwell, lightheaded, or uncomfortable.

Appropriate attire, including swimwear or a towel, must be worn at all times. Users are expected to sit on a towel for hygiene and cleanliness.

Food, glass containers, and alcohol are not permitted in the sauna. Water in sealed, non-glass containers is permitted.

The sauna must be used in a manner that does not create disturbance, discomfort, or safety risks to others.

Water may be applied to the sauna heater in moderation for the purpose of generating steam, provided it is done safely and does not create excessive heat, steam, or safety risk to other users. Pouring excessive amounts of water on the heater or any misuse of the sauna equipment is strictly prohibited.

RidgeView reserves the right to restrict access, temporarily close, or vacate the sauna at any time for safety, sanitary, maintenance, or operational reasons.

3.12.6 Fitness Center

The Fitness Room is provided for the use and enjoyment of Members and their guests and must be used in a safe, respectful, and responsible manner at all times. All posted facility rules, capacity limits, operating hours, and staff instructions must be followed.

Children under the age of thirteen (13) are not permitted in the Fitness Room under any circumstances. Persons aged thirteen (13) to seventeen (17) must be supervised by a responsible adult at all times.

All users are expected to be familiar with the proper use of equipment prior to use. Equipment must be used only for its intended purpose and in accordance with any posted instructions or staff direction.

Appropriate athletic attire and footwear must be worn at all times. Open-toed footwear, bare feet, or inappropriate clothing are not permitted.

Users must wipe down and sanitize equipment after each use and return all equipment, weights, and accessories to their designated locations. Equipment must not be removed from the Fitness Room.

For safety reasons, users should not drop weights, misuse equipment, or engage in any activity that may cause damage, injury, or disturbance to others. Any damaged or malfunctioning equipment must be reported to RidgeView staff immediately and must not be used.

Food and glass containers are not permitted in the Fitness Room. Water in sealed, non-glass containers is permitted.

Use of the Fitness Room is at the user's own risk. RidgeView does not provide supervision, instruction, or medical assistance and accepts no responsibility for injury, loss, or damage arising from use of the facility, except as required by law.

RidgeView reserves the right to restrict access, remove any person, or temporarily close the Fitness Room for safety, maintenance, capacity, or operational reasons.

3.13 Smoking and Vaping

Smoking and vaping are prohibited in all public buildings, Vacation Villas, and pool areas, and within six meters of doors and windows.

Smoking debris must be disposed of in designated containers only.

3.14 Wildlife, Environment, and Waste

RidgeView Resort is located within a natural mountain and river valley ecosystem that is home to a wide range of wildlife, including bears, deer, elk, and other animals. All Members, guests, and occupants must conduct themselves in a manner that protects both human safety and the surrounding environment.

No wildlife may be fed, approached, or intentionally attracted to the Resort or any RV Site, Vacation Villa, or common area. Leaving food, garbage, pet food, or scented items unattended outdoors is strictly prohibited, as it creates a significant safety risk and may attract wildlife into occupied areas.

All garbage, recycling, and food waste must be placed in the designated wildlife resistant bins provided by RidgeView. BBQ grease, cooking residue, and food scraps must be disposed of only in appropriate containers and must never be poured onto the ground, into storm drains, or into vegetation.

RidgeView reserves the right to take immediate corrective action, including removal of improperly stored waste, cleanup of contaminated areas, and the imposition of charges, fines, or suspension of privileges where wildlife

attraction or environmental contamination occurs. Members are responsible for ensuring their guests comply with these requirements at all times.

3.15 Damage, Charges, Fines, and Enforcement

Members and guests are responsible for all damage to Resort property, Vacation Villas, RV sites, and other guest property.

RidgeView may levy charges, cleaning fees, and fines for violations, and may suspend or terminate privileges for repeated noncompliance.

RidgeView, its owners, directors, employees, and agents are not liable for injury, loss, theft, or damage arising from use of the Resort except as required by law.

4. Weeks Members Policies and Fees

4.1 Membership Term

Each Core Membership has a defined term as set out in the applicable Membership Agreement or governing instrument. All Weeks Memberships expire no later than the last day of the applicable Member's Week of Use occurring in the year 2085, at which time all rights and obligations terminate unless otherwise expressly provided in the applicable agreement.

4.2 Annual Maintenance Fees and Other Charges

Maintenance fees and other charges are determined annually by RidgeView based on the estimated operating costs of the Resort and the Strata lands on which it operates, together with anticipated maintenance, capital, and operating requirements.

The fees applicable for each calendar year are set out in **Schedule A, Annual Fee Schedule**, which forms part of this Guide.

RidgeView may update Schedule A annually, and the most current version in effect for a given usage year shall apply to all Members for that year.

4.3 Payment, Default, and Restriction of Member Benefits

A Member must be in good standing to access any Member rights or benefits, including use of the Week of Use, access to amenities, Member discounts, priority booking windows, participation in rental programs, exchanges, trades, and buybacks.

Default includes failure to pay fees or other charges when due, material breach of the Membership Agreement or this Guide, or conduct that causes safety risk or material nuisance.

If a Member is in default for any reason and has been provided with written notice of such default, RidgeView may suspend or restrict all Member benefits until the default is cured, and may deny check in or access to facilities during the period of default.

RidgeView may apply any credits, deposits, or balances held on the Members' account against amounts owing.

4.4 Assignment of Weeks Membership

Weeks Memberships may only be assigned, transferred, or inherited by the Member's legally married spouse or common law partner, or by the Member's direct linear descendants, meaning children, grandchildren, and further lineal descendants by blood or legal adoption.

No assignment, transfer, or inheritance to any other person, trust, corporation, partnership, estate beneficiary, or third party is permitted except with RidgeView's prior written approval.

RidgeView may require such documentation as it reasonably considers necessary to verify marital status, lineage, eligibility, and legal authority, including but not limited to marriage certificates, common law declarations, birth certificates, adoption records, wills, probate documents, or statutory declarations.

All assignments and inheritances are subject to RidgeView approval and must be processed in accordance with the Membership Agreement and the Membership Policy Guide, including payment of all applicable transfer, administrative, and processing fees and execution of RidgeView's then current Membership Agreement by the recipient.

Any attempted assignment or inheritance that does not strictly comply with these requirements is void and of no effect.

5. Weeks Member Trades and Buybacks

5.1 Weeks Membership Trades

RidgeView provides Weeks Members with the opportunity to trade their Membership interests through a structured trade program. This program is designed to offer flexibility to Members while maintaining the integrity of RidgeView's pricing, inventory management, and long term sustainability.

All trades are subject to RidgeView approval and are processed in accordance with the terms set out in this section, together with the applicable Membership Agreement and Schedule A – Annual Fee Guide. Participation in the trade program is a conditional privilege and not a guaranteed right.

5.1.1 Trade Process, Trade Up, Trade Within Same Season, Trade Down

Trades are processed as two transactions, a surrender of the Member's existing Membership and a purchase of a new Membership Week at Retail Value.

All trades are subject to availability and RidgeView approval.

A trade up occurs when the replacement Week has a higher Retail Value than the surrendered Week. A trade down occurs when the replacement Week has a lower Retail Value. A trade within season occurs when Retail Values are the same.

5.1.2 Trade Credit and Transfer Fee

A Member who trades an existing Week will receive a trade credit determined by RidgeView, calculated as a discount to the Retail Value of the surrendered Week, in accordance with RidgeView's then current trade program.

The trade credit may be applied only to the purchase of a replacement Week and may be used once. Any unused portion is forfeited.

A Transfer Fee applies to all trades, including trade downs, as set out in the Annual Fee Schedule.

5.2 Weeks Membership Surrender

A Member may request to surrender a Weeks Membership to RidgeView, by providing notice to RidgeView and completing the required surrender process.

5.2.1 Repurchase Amount on Surrender

A Repurchase Amount may be payable by RidgeView to a Member upon surrender of their Membership, as determined in accordance with the applicable Membership Agreement.

5.2.3 Eligibility for Repurchase Amount

Eligibility for any repurchase amount is conditional upon the Member being in good standing and not in default, and otherwise in compliance with the Membership Agreement and this Guide. Where a surrender is accepted and the Member meets these conditions, RidgeView will provide a repurchase amount determined strictly in accordance with the terms of the applicable Membership Agreement and any governing documents referenced therein.

No repurchase amount is payable where the Member is in default or in material non-compliance with the Membership Agreement or this Guide.

Any unused credits earned through participation in RidgeView programs, including the Member rental program, may be applied or included in the final settlement in accordance with the applicable program terms.

5.3 Maintenance Fee Reimbursements and Adjustments

No maintenance fee refund or credit applies for Trades or Surrenders if the Member has already used the Week in the applicable year.

If a Trade or Surrender occurs less than sixty (60) days in advance of the first date of the current year Usage Week, no maintenance fee refund is provided.

For Trade Ups, the Member will be required to pay the incremental maintenance fee associated with the replacement Week. For Trade Downs, no rebate is provided for any higher maintenance fee already paid.

6. Legacy Members

6.1 Definition of Legacy Members

Legacy Members are individuals who hold timeshare leasehold interests in RidgeView Resort that were generally created prior to 2015. All such interests are governed by their respective underlying agreements and registered instruments.

6.2 Resale, Approval, and Transfer Fee

Legacy Members may sell or transfer their deeded interest subject to RidgeView Resort approval.

A transfer fee is payable upon completion of any resale or transfer.

The transfer fee is calculated to be the greater of;

- a) the difference between RidgeView's posted Retail Value for the applicable Week at the time of transfer and the private sale price, or;
- b) \$975.00

In all cases, the transfer fee shall not be less than \$250.

The transfer fee exists to protect RidgeView pricing integrity and the long term financial sustainability of RidgeView Resort.

Nothing in this Guide grants any resale rights to non-legacy Weeks Members.

7. Weeks Member Fees, and Operating Policies

7.1 Annual Fee Schedules

RidgeView publishes an Annual Fee Schedule, attached to this Guide as Schedule A, which sets out all fees, rates, and charges applicable to Weeks Members, including but not limited to maintenance fees by season, nightly utilities, sublet fees, exchange fees, reservation change fees, pet fees, winter storage, and other charges.

Schedule A forms an integral part of this Membership Policy Guide and applies to the relevant Membership type, season, and program.

RidgeView may update Schedule A annually, and the version of Schedule A in effect for a given usage year shall govern all fees and charges applicable to that year.

7.2 Rental Credit Program

7.2.1 Guaranteed Rental Credit (Weeks 26 to 35) (RV Members Only)

RV Members may elect to release their high season Week, being Weeks 26 to 35, to RidgeView for rental credit, subject to written notice delivered to RidgeView.

Rental credit is calculated based on the date RidgeView receives written notice, as follows:

- a) Notice received on or before February 1
 - A credit equal to 75 percent of the applicable maintenance fee for the Week will be applied to the Member's maintenance fee account.
- b) Notice received after February 1 and on or before March 1
 - A credit equal to 60 percent of the applicable maintenance fee for the Week will be applied to the Member's maintenance fee account.
 - Refer to 7.3 for notice provided on or after March 1.

7.3 Daily Rental Program (RV and Vacation Home Members)

RidgeView offers a Daily Rental Program that allows Members to release all or a portion of their reserved Week of Use for rental on a nightly basis. This program provides Members with the opportunity to generate rental credit while allowing RidgeView to optimize occupancy and availability across the Resort.

For each night that is successfully rented, the Member will receive a credit equal to fifty (50) percent of the applicable base nightly rental rate, which will be applied to the Member's maintenance fee account.

RidgeView may accept the release of full Weeks or partial Weeks under this program. No minimum notice period is required; however, participation is subject to availability, operational considerations, and RidgeView approval.

Vacation Villas are subject to a minimum booking requirement of three (3) nights during the mid and high seasons and for all long weekends or special events, and a two (2) night minimum for all other periods.

There is no guarantee that RidgeView will rent the Week for any minimum number of nights, if any, and credits are applied solely in accordance with this section.

7.4 Subletting

A Member may permit a guest to occupy their RV Site or Vacation Villa only if advance written notice is provided to RidgeView and all applicable requirements of this section are satisfied.

The applicable sublet fee applies pursuant to Schedule A, and is due and payable at the time the Member provides notice of the intended sublet.

A family exemption may apply, limited strictly to the Member's parents, children, and grandchildren.

All sublet guests must comply with RidgeView's rules and policies.

Sublet guests are required to provide the standard security deposit at check in, and RidgeView reserves the right, in its sole discretion, to refuse or cancel a sublet guest reservation if any required conditions, documentation, or payments have not been satisfied.

7.5 Exchanges

RidgeView offers Weeks Members the opportunity to request exchanges of their assigned Week of Use, subject to availability and the terms set out in this section. The exchange program is intended to provide flexibility while maintaining the integrity of the Resort's booking system, operational planning, and rental programs.

All exchange requests are subject to RidgeView approval and must comply with applicable notice requirements, blackout periods, and fee structures. Exchanges are processed in accordance with the applicable Membership category and may be limited to ensure fairness and availability across the Membership base.

7.5.1 Same Season Exchanges

Exchange of member week within the Same Season

Same season exchanges may be requested under the following conditions:

- Same Season Exchange Fee applies.
- Exchange requests must be submitted no fewer than 30 days prior to the Member's scheduled Week of Use. This advance notice allows RidgeView adequate time to rent the unused week.
- Exchanges are not permitted during blackout dates, including July and August long weekends.
- Approval is not guaranteed and is subject to availability, but shall otherwise not be unreasonably withheld.

7.5.2 Out of Season Exchanges

Exchange of member week to a Higher Season

Members requesting an exchange to a higher season are subject to the following:

- An exchange fee applies and is calculated as the difference in maintenance fees between the seasons, plus the applicable Out of Season Exchange fee.
- Out of Season exchanges to a higher season are limited to one exchange per Member week within any rolling three year period.
- All requests are subject to availability and approval by RidgeView.

7.5.3 Exchange to a Lower Season

Members exchanging a member week to a lower season are subject to the same fees and conditions that apply to Same Season Exchanges except there is no restriction to the number of exchanges to a lower season.

7.5.4 Exchange date blackouts

Exchange requests are not permitted for weeks that include or coincide with major Canadian long-weekend holidays. Blackout dates include, but are not limited to, weeks falling on or containing the following holidays:

- Family Day
- Victoria Day
- Canada Day
- British Columbia Day
- Labour Day
- Thanksgiving
- Christmas
- New Years

Blackout dates apply regardless of the specific day of the week on which the holiday occurs. RidgeView reserves the right to designate additional blackout periods from time to time based on operational requirements and peak demand.

8. Seasonal Membership

8.1 Definition of Seasonal Member

Seasonal Members are individuals with a fixed annual term, non-recurring right to occupy and use a designated RV Site, as set out in their Seasonal Membership Agreement.

8.2 Annual Fee

The annual Seasonal Membership fee is due and payable on December 1 of each year, in accordance with the applicable rates set out in Schedule A – Annual Fee Guide.

Failure to remit payment when due may result in suspension or termination of Seasonal Membership privileges, subject to the terms of the Seasonal Membership Agreement and this Guide.

8.3 Maintenance Fees – not applicable

Seasonal Memberships are not subject to annual maintenance fees. All applicable fees, charges, and services are governed by the Seasonal Membership fee structure as set out in Schedule A – Annual Fee Guide

8.4 Subletting

Subletting is not permitted without the prior written consent of RidgeView Resort. Any violation of this requirement may result in immediate termination of Seasonal privileges without refund.

For the purposes of this Guide, “subletting” means any arrangement in which a Member permits occupancy of their site, unit, or accommodation by a third party in exchange for compensation, consideration, or commercial benefit of any kind.

For greater certainty, subletting includes any rental, license, or commercial use arrangement and does not include occasional use by the Member’s immediate family or personal guests where no form of compensation or commercial benefit is received.

8.5 Keys, Access, and Emergency Authority

Door keys for the RV and hitch lock, where applicable, must be provided to the RidgeView office at the time of check-in for emergency access purposes.

RidgeView reserves the right to enter any trailer where an emergency is reasonably suspected.

Pursuant to Section 12 of this Guide, RidgeView reserves the right to move any trailer in the event of an emergency. RidgeView reserves the right to move any trailer upon termination of the Guest Agreement due to

expiry of term, non-compliance with applicable terms, conditions, or non-payment of fees when due provided such notice is given seven (7) days prior to the move.

In the event of an emergency, RidgeView will take reasonable steps to contact the Member prior to the move. In any event the Member shall not hold RidgeView liable for any damage resulting from a trailer move, provided RidgeView acts reasonably and with due care.

8.6 Age of Trailer

RV's with a manufacture date older than 20 years are not permitted without the prior written consent of RidgeView Resort.

8.7 Sewer and Site Requirements

Use of a sewer hose adaptor is mandatory at all times to control sewer gas emissions and maintain sanitary conditions.

The Resort encourages installation of a hard pipe sewer line to mitigate risk of failure through leakage or poor seal to the sewer inlet.

8.8 Deck, Cabana, and Site Modifications

All alterations or modifications to decks, cabanas, or fencing require prior written approval from RidgeView Management.

All approved modifications:

- will be completed by RidgeView staff unless otherwise agreed in writing
- will be charged to the Member as quoted in advance
- must be paid in full within thirty (30) days of invoice

All such improvements shall become the property of RidgeView Resort upon completion.

8.9 Winter Storage

Winter storage may be available to Seasonal Members for the off-season period, as established by RidgeView from time to time.

Seasonal Members who do not elect winter storage must remove their trailer and all personal property from their assigned site by the applicable seasonal closing date, as provided in your Seasonal Membership Agreement.

Winter storage fees, including any applicable rates, discounts, and payment terms, are set out in Schedule A – Annual Fee Guide.

Unless otherwise specified, winter storage fees are due and payable monthly in advance, beginning on the first day of the applicable storage period.

RidgeView may offer discounted winter storage rates where both the full winter storage fees and the applicable Seasonal Membership fees are paid in advance by the specified deadline, as set out in Schedule A.

Late or non-payment of winter storage fees may result in penalties, removal of the trailer from storage, or termination of storage privileges, at RidgeView's sole discretion.

9. Membership Privileges

9.1 Priority Booking Windows

RidgeView operates a tiered booking system that provides Members priority access ahead of the general public. Booking windows are provided in Schedule B.

9.2 Member Discount Program

RidgeView Members receive exclusive membership discounts on nightly accommodations at the Resort. Applicable discount rates are set out in Schedule B.

9.3 Privileges During Default

All Membership privileges, including priority booking windows and Member discounts, are suspended during any period in which the Member is in default of any terms and conditions of the Member Agreement and/or this Guide.

RidgeView may deny check in, restrict use of the Week of Use, and restrict access to facilities, discounts, and other Member benefits until such default is cured.

10.0 Direct Charging on Account

Where available, Members and their guests may charge on-site purchases to their reservation folio, including but not limited to the Snack Shack, Camp Store, Mini Golf, propane, and other Resort services as offered from time to time.

A valid credit card must be maintained on file in order to enable direct charging privileges. RidgeView reserves the right to pre-authorize, charge, or re-authorize the card on file at any time to secure payment of outstanding balances.

All charges incurred during a stay are the responsibility of the Member, including those made by their guests. Any outstanding balances may be charged to the card on file following departure.

RidgeView reserves the right, in its sole discretion, to suspend or revoke charging privileges at any time for operational, security, or account-related reasons.

11. Access FOBs & Resort Wristbands

11.1 Access FOBs

To support the safety, security, and enjoyment of all Members, guests, and resort users, RidgeView Resort utilizes electronic access FOBs for entry to designated resort amenities and facilities. Access FOBs remain the property of RidgeView Resort and are issued solely for authorized use by registered Members, owners, approved guests, and authorized occupants and may not be shared, transferred or distributed without authorization from Resort Management.

11.1.2 Access Control and Enforcement

FOBs must be used at all times to enter the access controlled entries. A child without an assigned access FOB may be considered a child whose parent or guardian has not consented to independent access to the Clubhouse, pool areas, or related resort amenities. Accordingly, Resort staff may restrict access for unaccompanied children until accompanied by a parent or responsible guardian.

For safety and operational purposes, outdoor pool gate FOB access may be restricted during the first and last operating hour of each day, except as otherwise authorized by Resort Management.

RidgeView reserves the right to deactivate or confiscate any FOB that is being misused, shared, or used in violation of Resort policies.

11.1.3 Lost or Damaged FOBs

Members and guests are responsible for the care and proper use of all FOBs issued to them.

Damaged or non-functioning FOBs may be replaced at no charge upon return of the original FOB to the Front Desk.

Lost, unreturned, or missing FOBs are subject to a \$30 replacement fee. Resort Management reserves the right to immediately deactivate lost FOBs for security purposes.

RidgeView reserves the right to deactivate any lost or reported FOB and to refuse replacement where misuse, repeated loss, or policy violations are suspected.

11.2 Issuance of Wristbands

RidgeView Resort may from time to time require wristbands as a method of identifying authorized Members, guests, and occupants and for controlling access to Resort facilities, amenities, and services. The wristband system is designed to enhance guest experience, improve safety, and ensure fair access to shared amenities.

11.2.1 Weeks Members

Temporary wristbands are issued at check in to all registered occupants of a Weeks Member's RV Site or Vacation Villa. The number of wristbands issued is based on the registered occupancy of the reservation. Visitor wristbands are available for Weeks Members guests at no additional charge provided the visitor(s) is sleeping at the RV site or Vacation Villa, up to the maximum occupancy of eight (8). Wristbands expire at time of check-out.

Only individuals properly registered to a reservation or verified as a qualifying guest are eligible to receive wristbands. RidgeView may require government issued identification when issuing wristbands.

11.2.2 Seasonal Members

Seasonal Members will be issued a wristband for each member registered on the reservation, up to eight (8) reusable wristbands, or such other number as may be approved by RidgeView.

11.2.3 Visitor Day Passes

All visitors from off-site (not sleeping on the property) are required to purchase day passes through the Front Desk. Day passes are available only to guests of registered resort members and nightly guests and is subject to daily availability limits.

11.2.4 Wearing and Use of Wristbands

Wristbands must be worn at all times while in the Clubhouse facilities, including pools, hot tub, sauna, and fitness room.

Wristbands are non transferable. Sharing, lending, swapping, or tampering with wristbands is strictly prohibited. Any wristband that has been altered, cut, or removed is void.

11.2.5 Access Control and Enforcement

RidgeView staff are authorized to request that any person on the Resort property present their wristband at any time. Individuals who are not wearing a valid wristband may be denied access to facilities.

RidgeView reserves the right to deactivate or confiscate any wristband that is being misused, shared, or used in violation of Resort policies.

11.2.6 Lost or Damaged Wristbands

Members and guests are responsible for the care and proper use of all wristbands issued to them.

Lost, damaged, altered, or removed wristbands must be reported to the Front Desk and will be replaced subject to the applicable replacement fee.

Replacement fees are as follows:

1. If returning damaged bracelet
 - a) Paper wristbands: No charge up to 2 replacements per reservation, thereafter \$15 each.
 - b) Reusable wristbands: No charge up to 2 replacements per season, thereafter \$25 each.
2. If lost:
 - c) Paper wristbands: \$15.00 per wristband
 - d) Reusable wristbands: \$25 per wristband

RidgeView reserves the right to deactivate any lost or reported wristband and to refuse replacement where misuse, repeated loss, or policy violations are suspected.

11.2.7 Wristband Eligibility

Only Members and guests who are in good standing are entitled to receive wristbands. RidgeView may suspend or withhold wristbands where a Member is in default or where there is non compliance with Resort rules.

12. Movement of Trailers

12.1 Trailer Movement by Members and Guests

Members and their guests are solely responsible for the safe movement, operation, parking, and placement of all vehicles and trailers while on RidgeView Resort property.

Members and guests assume full liability for any injury, loss, or damage to persons or property arising from the movement, operation, parking, or placement of their vehicles or trailers.

For greater certainty, this responsibility applies at all times and supersedes any signage or guidance provided by RidgeView, including any designation of pull-through or back-in RV sites.

12.2 Trailer Movement by RidgeView Resort

Generally, RidgeView does not provide towing, moving, or placement services for Member or guest vehicles or trailers. Where a Member or guest specifically requests that RidgeView staff move a vehicle or trailer, the Member or guest assumes all risk and agrees to release and indemnify RidgeView from any and all claims arising from such movement.

RidgeView may, in its sole discretion, move or arrange for the movement of any vehicle or trailer where reasonably required for safety, emergency access, operational requirements, enforcement of Resort rules, or where a vehicle or trailer is improperly parked, abandoned, or otherwise in violation of this Guide.

Where reasonably practicable, RidgeView will attempt to contact the Member or guest prior to moving any vehicle or trailer.

All movement undertaken by RidgeView shall be performed acting reasonably and with due care. RidgeView shall not be liable for any loss or damage arising from such movement, except to the extent caused by gross negligence or willful misconduct.

All costs associated with the movement, towing, or relocation of any vehicle or trailer may be charged to the Member's account.

13. Amendments, Interpretation, and Conflicts

13.1 Management Right to Amend and Publish Updates

Canada Mortgage Management Corp, operating as RidgeView Resort and Property Manager of the Strata, may amend, revise, replace, or update this Membership Policy Guide, including any schedules, fee tables, booking rules, and program policies, in its sole discretion from time to time.

RidgeView will make updated versions of this Guide and any applicable schedules available to Members through reasonable communication channels, which may include posting on the RidgeView website, the Member portal, email notice, or availability at the Resort Front Desk. The version in effect for a given usage year shall govern the rights and obligations of Members for that year.

13.2 Conflicts with the Membership Agreement

This Guide is intended to operate in conjunction with the Membership Agreement by setting out the operational rules, programs, privileges, and procedures applicable to Members, and by providing practical detail for the administration of the Membership. Nothing in this Guide is intended to amend, replace, or override the Membership Agreement except where expressly stated.

In the event of any inconsistency, conflict, or ambiguity between this Membership Policy Guide and the applicable Membership Agreement, or any respective underlying agreements or registered instruments, such agreements or instruments shall prevail to the extent of such inconsistency.

13.3 Force majeure, closures, and safety restrictions

RidgeView may close, limit, or restrict access to facilities, amenities, or portions of the Resort due to weather, wildfire, smoke, flood, utility interruption, public health measures, emergency orders, staffing constraints, safety risks, or other events beyond RidgeView's reasonable control.

Where practicable, RidgeView will provide notice of material closures or restrictions. Member remedies, if any, are governed by the Membership Agreement and applicable law.

No compensation, refund, or alternative accommodation shall be provided as a result of such closures or restrictions.

13.4 Severability, waiver, and administration

If any provision of this Membership Policy Guide is determined by a court or other competent authority to be invalid, illegal, or unenforceable, such determination shall not affect the validity, legality, or enforceability of the remaining provisions, all of which shall continue in full force and effect.

No failure, delay, or partial exercise by RidgeView of any right, power, or remedy under this Guide shall operate as a waiver of that right, power, or remedy, nor shall any single or partial exercise of any such right, power, or remedy preclude any other or further exercise of it.

RidgeView may establish, modify, and enforce reasonable administrative processes, forms, written notice requirements, deadlines, and operational procedures from time to time in order to implement, administer, and enforce this Guide and the Membership Agreement.

Schedule A - Annual Fee Schedule

[I would like to see in the Excel 2026 Fee Guide a table that combines fees for RV and VH together, instead of separately as below. We still need to retain 1 pg fee guides for each as handouts etc.]

A-1 Fee Schedule

2026 Pricing Schedule		Vacation Villa	RV	Per
1	Reservation Related Fees			
a	Nightly Utility Fee	\$ -	\$ 4.95	Night
b	Reservation changes (< 30 days)	\$ 25.00	\$ 25.00	Reservation
c	Pet Fee (max 2 pets)	\$ 10.00	\$ -	per pet per day
d	Wristband Exchange (return of damaged wristband) - Paper (up to 2 per reservation)	\$ -	\$ -	Occurance
e	Wristband Exchange (return of damaged wristband) - Reusable (up to 2 per reservation)	\$ -	\$ -	Occurance
f	Wristband replacement (lost/stolen) - Paper	\$ 15.00	\$ 15.00	Occurance
g	Wristband replacement (lost/stolen) - Reusable	\$ 25.00	\$ 25.00	Occurance
h	Access FOB (lost or stolen)	\$ 30.00	\$ 30.00	Occurance
i	BBQ Cleaning Fee	\$ 50.00	\$ 50.00	Occurance
2	Weeks Member Related Fees			
a	Sublet Fee - High Season	\$ 200.00	\$ 200.00	Week
b	Sublet Fee - Mid Season	\$ 75.00	\$ 75.00	Week
c	Sublet Fee - Low Season	\$ 50.00	\$ 50.00	Week
d	Exchange Fee - Same or lower Season	\$ 50.00	\$ 50.00	Week
e	Exchange Fee - Higher Season	\$ 250.00	\$ 150.00	Week
f	Resort Annual Maintenance Fee - High	\$ 1,708.00	\$ 686.00	Year
g	Resort Annual Maintenance Fee - Mid	\$ 1,137.00	\$ 479.00	Year
h	Resort Annual Maintenance Fee - Low	\$ 995.00	\$ 427.00	Year
3	Seasonal Member Related Fees			
a	Winter Storage (October 1 - April 30) - Seasonal Member (if paid in advance)	n/a	\$ 60.00	Month
b	Winter Storage (October 1 - April 30) - Public	n/a	\$ 75.00	Month

Schedule B – Member Booking Windows & Discounts

B-1 Priority Booking Windows

RidgeView operates a tiered booking system that provides Members priority access ahead of the general public. Booking windows are as follows;

Booking window opens		Who can book	Minimum stay	Reservation Window
Member 7-night Reservations	November 1	Members only	7 nights or longer	Weeks 24-37 (July-August)
Public 7-night Reservations	January 1	Public	7 nights or longer	Weeks 24-37 (July-August)
Member Cabana Reservations	March 1	Members only (limit 2 bookings per day)?? Multiday?	-	Full season
Public Cabana Reservations	7 days advance	Public	-	Full season
3-night Reservations	April 15	Public	3 nights or longer	Weeks 2-35 (July-August)
Short-stay Reservations	June 15	Public	RV: 1-night min Villa: 3-night min	Weeks 26-35 (July-August)

B-2 Member Discount Program

RidgeView Members receive exclusive membership discounts on nightly accommodations at the Resort. Applicable discount rates are set out as follows; Add Pool Cabana discount? Car show included? Other long weekends? Christmas in VV?

Season or period	Discount	Applies to	Notes
Nightly Reservations			
High Season	5%	RV & Villas	Weeks 26-35 (July-August)
Victoria Day Weekend	5%	RV & Villas	Standard retail rates (3 night minimum)
All other dates	20%	RV & Villas	Standard retail rates
Other Discounts			
Poolside Cabana rental	20%	All members	
Snak Shak food/bev	10%	All members	
Camp Store	10%	All members	

B-3 Privileges during Membership Default

All Membership privileges, including priority booking windows and Member discounts, are suspended during any period in which the Member is in default of any terms and conditions of the Member Agreement and/or this Guide.