

September 15, 2020

RE: Notice of Annual Meeting
Harbour Club Owners' Association, Inc.

Dear Marriott's Harbour Club Owner:

The 2020 Annual Meeting of Harbour Club Owners' Association, Inc., will be held at 3:30 p.m., Eastern time, on October 30, 2020, at Marriott's Harbour Club, Sea Pines Plantation, 144 Lighthouse Road, Hilton Head Island, South Carolina 29928.

The purpose of the meeting is to review the operations of the Association, conduct any other business which may be presented at the meeting and to consider the following:

- Election of one (1) Member to the Board of Directors to serve a three-year term

The following Annual Meeting materials are enclosed for your review:

- **Candidate Profiles** of the candidates for election to the Board of Directors
- **Limited Proxy Submission Methods**
- **Limited Proxy**

If you are unable to attend in person, you may submit your Limited Proxy electronically through the internet at proxyvoting.com/MVCI by 11:59 p.m., Eastern time, on October 23, 2020. The internet procedures are designed to authenticate your electronic submission by use of a personal control number found on your Limited Proxy. Or submit your Limited Proxy by marking, signing, and dating your Limited Proxy and returning it in the prepaid envelope to: Proxy Services Corporation, P.O. Box 9001, Brentwood, New York 11717-9804 by October 30, 2020. If you submit your Limited Proxy on the internet, please do not also mail your Limited Proxy.

In connection with updating your records, a **Certificate of Voting** form is included. **If you previously completed and returned a Certificate of Voting form, you do not need to complete the form again unless you wish to designate a new voting member.** If completing the form, please designate one (1) voting member by writing their name on the enclosed form, sign, date and return with your Limited Proxy in the business return envelope provided. Or, you may complete the form electronically by entering the name of your designated voting member, signing and submitting online. Single, individual Owners do not need to complete a form. Please note, completing the Certificate of Voting is different from appointing a proxy holder. See your Limited Proxy for specific instructions on appointing a proxy holder if you are unable to attend the Annual Meeting.

If you have any questions regarding submitting your Limited Proxy electronically, please contact Morrow Sodali by email at mvci.info@morrrowsodali.com.

If you have any questions about your Limited Proxy or the information enclosed, please contact Birgit Koellner-Gozlan, General Manager, by phone at 843-686-7104 or by email at Birgit.Koellner@vacationclub.com.

In order to accommodate Owners planning to attend the Annual Meeting, please RSVP to Kate Hedrick, Senior Administrative Assistant, by phone at 843-686-8785 or by email at kathryn.hedrick@vacationclub.com by October 23, 2020.

Whether or not you plan to attend the Annual Meeting, I encourage you to submit your Limited Proxy promptly. If the quorum requirement is not met, the Association will incur an additional expense to re-notice Owners in order to obtain the votes required to hold the Annual Meeting. Your vote and participation are important to the Association.

Sincerely,

Diane Womack

Secretary
Harbour Club Owners' Association, Inc.

Harbour Club Owners' Association, Inc.
2020 Annual Meeting

Candidate Profiles

Candidates are listed in alphabetical order.

Name: Scott Burack
Home: Schenectady, New York
Occupation: Senior Financial Analyst
Comments: "I was pleased to have been elected to complete the last remaining year of a vacant position on the board of directors at the Harbour Club in 2020. I am confident that my presence will have a positive effect over time in maintaining and improving the quality of the facility. As programs and policies are developed and implemented over time, it is anticipated that my first year on the board will be used in part as a source for fresh ideas and interpretations, but also to gain knowledge of the current projects in place without disrupting the efforts performed prior to the start of my term. My background in finance and contract administration coupled with my prior experience on Finance Committees and Board of Directors of three community organizations should complement this board to ensure the success of the Marriott Harbour Club. As an owner for approximately 20 years whose family has spent most of those summers vacationing at the Harbour Club, I am seeking for the opportunity to continue to serve on the board where I can become more involved with the future goals and ensure the best interests of all owners in various stages of their lives."

Name: Richard Krebs
Home: Nashville, Tennessee
Occupation: Real Estate Property Manager
Comments: "I have been in property management for 15 years. Our company manages 35 Homeowners Associations. I believe that my experience in dealing with vendors, Board members and managers will benefit Harbour Club."
