

August 28, 2019

RE: Notice of Annual Meeting  
Crystal Shores Condominium Association, Inc.

Dear Marriott's Crystal Shores Owner:

The 2019 Annual Meeting of Crystal Shores Condominium Association, Inc., will be held at 1:00 p.m., Eastern time, on October 3, 2019, at Marriott's Crystal Shores, Gulf Shore Room, 600 South Collier Boulevard, Marco Island, Florida 34145.

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:

- Waiving or Reduction of Fully Funded Reserves
- Election of three (3) Members to the Board of Directors each to serve a two-year term

The following Annual Meeting materials are enclosed for your review:

- **Agenda** for the meeting
- **Proposals** to be considered
- **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](http://proxyvoting.com/MVCI) by 11:59 p.m., Eastern time, on September 26, 2019. 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 before September 26, 2019. If you submit your Limited Proxy on the Internet, please do not also mail your Limited Proxy.

If you have questions regarding submitting your Limited Proxy electronically, please contact Morrow Sodali by email at [mvci.info@morrrowsodali.com](mailto:mvci.info@morrrowsodali.com).

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 about the Annual Meeting or the information enclosed, please contact Pam Cooper, Senior Administrative Assistant, by telephone at 239-393-6760 or by email at [pam.cooper@vacationclub.com](mailto:pam.cooper@vacationclub.com).

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 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,

*William Love*

Secretary/Treasurer

Crystal Shores Condominium Association, Inc.

**Crystal Shores Condominium Association, Inc.**  
**2019 Annual Meeting**

October 3, 2019 at 1:00 p.m., Eastern Time

Marriott's Crystal Shores  
Gulf Shore Room  
600 South Collier Boulevard  
Marco Island, Florida 34145

**Agenda**

- Call to Order
- Roll Call; Certifying of Proxies; Establishment of Quorum
- Appointment of Recording Secretary
- Proof of Notice of Annual Meeting
- Approval of Agenda
- Approval of 2018 Annual Meeting Minutes
- Appointment of Inspector of Election
  - Nominations from Floor
  - Tabulation of Votes
- Board of Directors Report
- Resort Operations Report
- Financial Report
- Voting Results
  - Waiving or Reduction of Fully Funded Reserves
  - Election of Three (3) Members to the Board of Directors
- New Business
  - Announcement of 2020 Annual Meeting Date
- Adjournment

**Crystal Shores Condominium Association, Inc.**  
**2019 Annual Meeting**

**Proposals**

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1. **Reserve Funding Waiver** (Item 2A on your Limited Proxy)

The State of Florida requires condominium associations to include in their annual budgets reserves for capital improvements and deferred maintenance. Under Florida law, the amount to be reserved must be computed using a formula based upon the estimated useful life and estimated replacement cost of each item. However, the State permits the annual waiver or reduction of the statutory reserve contribution with an affirmative vote by the majority of those Owners voting by proxy or in person at a duly called meeting of the Association. Without such a majority Owner vote for waiver or reduction of reserve funding the statutory formula will be followed, which may result in a higher total maintenance fee assessment than if a majority Owner vote is obtained.

**Your Board of Directors recommends a “YES” vote for waiver or reduction of the required reserve contribution.**

2. **Election of Three (3) Members to the Board of Directors** (Item 2B on your Limited Proxy)

Three (3) Members will be elected to the Board of Directors each to serve a two-year term. See the Candidate Profiles for a summary of candidates.

**Crystal Shores Condominium Association, Inc.  
2019 Annual Meeting**

**Candidate Profiles**

The candidates are listed in alphabetical order.

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Name: John D. Albert  
Home: West Union, South Carolina  
Occupation: Hotel/Resort Management Executive  
Comments: "I very much enjoy our Crystal Shores resort! I would like to offer my 39 years of Hotel and Resort Management experience to ensure the Association continues to deliver an outstanding vacation experience for all our Owners and their Guests. I have extensive experience in financial management of resorts to include appropriate long-term asset protection plans to ensure all assets are replaced, repaired and upgraded as needed to facilitate high quality and cost-efficient experiences to meet our Owners growing expectations. I have served for 17 years on the Executive Committee of the ARDA Resort Owners Coalition. Lastly, I am very knowledgeable about our particular association and the MVC Trust Governing Documents. Thank you for your consideration."

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Name: Theodore A. Ballent  
Home: Houston, Texas  
Occupation: Retired-Senior Real Estate Manager  
Comments: "I'm requesting your support and vote to serve on the Board of Directors at Crystal Shores. I'm a "legacy" owner and have been coming to Crystal Shores since it opened. I have been in business management my whole career and worked for a top 10 Fortune 500 company. I own my own Real Estate Consulting company. I also serve on the advisory board of a winery in South Africa. I gained the rank of Eagle Scout as a teen. I'm retired as a major from the US Army having held extensive command positions. I want to serve as a Director because I feel that based on my varied lifetime experiences, I will be able to make common sense decisions that will benefit us owners on any issues or projects that come to the board. Respectfully submitted."

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Name: William James Love  
Home: Pensacola, Florida  
Occupation: Independent Hospitality Professional  
Comments: "As a current board member, I have the privilege of working with a dedicated resort team and committed fellow board members to help provide guidance and support to ensure our resort remains as one of the premiere resorts in the country. It is important to help drive operational excellence and to enhance the owner experience. My goal is always to keep costs in line and support programs that delight our owners. As a former VP Operations with MVCI, I have the operational experience and fiduciary understanding of what takes to manage a successful coastal resort."

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Name: Mark E. Spilewski  
Home: Winchester, Virginia  
Occupation: Ford Motor Company Skilled Trades  
Comments: "A Marriott Timeshare Resort owner at Crystal Shores, Marco Island Florida who worked for Ford Motor Company for 33 years. Was an elected Union Official holding the following positions in the Local Union: President, Vice President, Recording Secretary and Convention Delegate. Held numerous appointed positions which were: Veterans and Recreation Committee. Chaired or Co-Chaired many subordinate committees when deemed necessary by the Local. I will bring experience of Management/Labor relations to the Board if elected."

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**Crystal Shores Condominium Association, Inc.**  
**2019 Annual Meeting**

**Candidate Profiles**

(continued)

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Name: Kenneth A. Swartz  
Home: Wilmington, Delaware  
Occupation: Vice President Service Operations Direct Digital Imaging Technologies  
Comments: “My love of Marco Island started back in 1979. I was impressed by its natural beauty, beaches and people. I still have the same feeling after all these years. It’s the reason I am an owner and legacy member of Crystal Shores. I feel my work experiences would benefit Crystal Shores. My past 40 years’ experience in the medical imaging service field has included managing customer and technical call centers, technical training facilities, product engineering teams and college advisory boards. As a participant of these diverse teams I have learned to weigh the plus and minuses and financial implications of decisions that I believe would serve Crystal Shores well.”

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Name: William Todnem  
Home: La Grange, Illinois  
Occupation: Director-Global Logistics Filtration Group Corporation  
Comments: “Our family lives in suburban Chicago and have visited Marco Island for 20 years. As legacy owners at Crystal Shores, we purchased before construction began. My interest in serving on the board is to enhance owner experience through solid investments while also monitoring costs. We all want to ensure the long-term viability and success of our premier resort. I bring several decades of corporate consensus building and conflict resolution experience in team environments. With an MBA from Northwestern, I was Director Supply Chain Finance for Gatorade and PepsiCo and serve now as Director Global Logistics - Filtration Group/Madison Industries. Volunteer activities include Noble Street Charter School - Chicago and Northwestern/McCormick School of Engineering Advisory Board. Over the years we have come to know Crystal Shores owners and staff, many of whom have become friends. I would very much welcome the opportunity to serve on the Crystal Shores Board.”

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## Limited Proxy Submission Methods

The accompanying Notice of Annual Meeting describes important issues affecting the Association. To submit your Limited Proxy:

### 1. By Internet

- a. Log onto [proxyvoting.com/MVCI](http://proxyvoting.com/MVCI), 24 hours a day, seven days a week by the deadline of 11:59 p.m., Eastern time, on September 26, 2019.
- b. Enter the control number that appears on your Limited Proxy.
- c. Follow the simple instructions.

### 2. By Mail

- a. Mark your selections on the enclosed Limited Proxy.
- b. Date and sign your name exactly as it appears on your Limited Proxy.
- c. If you will not be able to attend the Annual Meeting, please appoint a proxy holder to vote on your behalf. You may appoint the designated proxy holder named on your Limited Proxy, or you may write in the name of another person that you wish to act as your proxy holder. The person you designate must be in attendance at the Annual Meeting for your votes to be counted.
- d. Mail the Limited Proxy in the enclosed postage-paid envelope.

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**LIMITED PROXY**

**Crystal Shores Condominium Association, Inc.  
Limited Proxy for 2019 Annual Meeting**

Date: \_\_\_\_\_

Voting Member Signature

(X): \_\_\_\_\_

Voting Member Signature

(X): \_\_\_\_\_

**Legal Name:**

**Note: This Limited Proxy must be dated and signed by the owner(s) or the designated voting member for the vote(s) to be counted. Please sign and return your Limited Proxy on or before September 26, 2019. Please note, however, that votes will be counted if cast in person or otherwise properly received on or before October 3, 2019.**

1. The above signed, as member(s) of **Crystal Shores Condominium Association, Inc.**, do hereby appoint EITHER (indicate choice by filling in the circle at (1) OR (2)):

(1) **Bill Whelihan**, President of the Association, or any other officer or director in attendance he so designates in his absence; OR

(2) \_\_\_\_\_  
(Insert name of individual, who MUST be in attendance at the Annual Meeting in order for your vote(s) to be counted.)

as my true and lawful attorney-in-fact and proxy holder, revoking all previous proxies, to vote in my place and stead on my behalf, as though I myself were present, with power of substitution, at the **Annual Meeting of Crystal Shores Condominium Association, Inc.**, to be held at 1:00 p.m., Eastern time, on October 3, 2019, at Marriott's Crystal Shores, Gulf Shore Room, 600 South Collier Boulevard, Marco Island, Florida 34145, except that my proxy holder's authority is limited as indicated below.

2. **AGENDA ITEM(S)**. (FOR YOUR VOTE TO BE COUNTED ON THE FOLLOWING ISSUES, YOU MUST MARK THE CIRCLE(S) PROVIDED BELOW. IF YOU LEAVE ANY ITEM IN THIS SECTION BLANK, YOUR PROXY HOLDER MAY NOT CAST A VOTE ON SUCH ITEM.)

A. Reserve Funding Waiver. See Proposals for details.

**WAIVING OF RESERVES, IN WHOLE OR IN PART, OR ALLOWING ALTERNATIVE USES OF EXISTING RESERVES MAY RESULT IN UNIT OWNER LIABILITY FOR PAYMENT OF UNANTICIPATED SPECIAL ASSESSMENTS REGARDING THOSE ITEMS.**

Do you want to provide for less reserve funding than is required by §718.112(2)(f), Florida Statutes, for the Association's next fiscal year?

**YOUR BOARD OF DIRECTORS RECOMMENDS A VOTE "YES" FOR WAIVER OR REDUCTION OF THE STATUTORY RESERVE CONTRIBUTION. A majority "No" Vote will result in the Reserve Maintenance Fee contribution for 2020 being \$565.98. This represents the Fully Funded contribution level. In 2019, your Reserve Maintenance Fee contribution was \$412.68.**

- Yes  No

If you voted "Yes", vote for one of the Board proposed options below: (The option with the most votes will be the one implemented by the Association.)

- Between \$400 - \$450 Reserve Maintenance Fee contribution per Unit Week  
**(Recommended by your Board of Directors)**
- Between \$451 - \$550 Reserve Maintenance Fee contribution per Unit Week

B. Election of three (3) Members to the Board of Directors each to serve a two-year term. See the Candidate Profiles for a summary of the candidates. Please vote for no more than three (3) candidates. Selection of more than three (3) candidates will invalidate your vote.

- John D. Albert  
 Theodore A. Ballent  
 William James Love  
 Mark E. Spilewski  
 Kenneth A. Swartz  
 William Todnem

3. **GENERAL POWERS (NON-AGENDA ITEM(S))**. You may choose to grant your proxy holder general powers. Please fill in the circle below if you want your proxy holder to vote on other issues which may come up at the meeting and for which a limited proxy is not required.

- I authorize and instruct my proxy holder to use his or her best judgment on all matters which properly come before the meeting and for which a general power may be used.

THIS LIMITED PROXY IS REVOCABLE BY THE OWNER AND IS VALID ONLY FOR THE MEETING FOR WHICH IT IS GIVEN AND ANY LAWFUL ADJOURNMENT THEREOF. IN NO EVENT IS THIS LIMITED PROXY VALID FOR MORE THAN NINETY (90) DAYS FROM THE DATE OF THE ORIGINAL MEETING FOR WHICH IT WAS GIVEN.

**Please sign and return your Limited Proxy on or before September 26, 2019. Please note, however, that votes will be counted if cast in person or otherwise properly received on or before October 3, 2019.**

Owner ID/Villa/Week:

**CERTIFICATE OF VOTING MEMBER – INDIVIDUALS**

[This Certificate of Voting Member (Individuals) form should only be used for those Interests owned by multiple individuals. Partnerships, corporations, trusts, limited liability companies and other entity owners shall use the Certificate of Voting Member (Entity) form on page 2.]

The undersigned, being the owners (each, an “Owner” and, collectively, the “Owners”), of ownership interest(s) (each, an “Interest”), in the program or property known as **Marriott’s Crystal Shores** which is managed and administered by **Crystal Shores Condominium Owners Association, Inc.** (the “Association”), hereby designate the below-listed individual as the “Voting Member” to cast the vote, on Owners’ behalf, for each such Interest, in all matters pertaining to the Association, until this Certificate of Voting Member is revoked or suspended by written instrument executed by the Owners.

Each Owner hereby acknowledges and agrees that the execution and delivery of this Certificate of Voting Member shall automatically revoke, and shall entirely replace and supersede, any voting certificate(s) executed by the Owners relating to the Association prior to the dates set forth below.

In designating a Voting Member, all Owners must sign below.

**VOTING MEMBER**

\_\_\_\_\_ (type or print one (1) name; Voting Member must be on Deed)

**OWNERS:**

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Owner ID/Villa/Week:

**CERTIFICATE OF VOTING MEMBER - ENTITY**

[This Certificate of Voting Member (Entity) form should only be used for Interests owned by entities (e.g. partnerships, corporations, trusts, limited liability companies). For Interests owned by multiple individuals, please use the Certificate of Voting Member (Individuals) form on page 1.]

The undersigned, being the owner (the "Owner"), of ownership interest(s) in the program or property known as **Marriott's Crystal Shores** which is managed and administered by **Crystal Shores Condominium Owners Association, Inc.** (the "Association"), hereby designates the below-listed individual as the "Voting Member" to cast the vote, on Owner's behalf, until this Certificate of Voting Member is revoked or suspended by written instrument executed by Owner.

Owner hereby acknowledges and agrees that the execution and delivery of this Certificate of Voting Member shall automatically revoke, and shall entirely replace and supersede, any voting certificate(s) executed by Owner for the Association prior to the date set forth below.

By the execution of this Certificate of Voting Member in the space provided below, the individual signing this Certificate of Voting Member, on behalf of Owner, represents that he/she is authorized to sign this Certificate of Voting Member on behalf of the Owner.

**VOTING MEMBER**

\_\_\_\_\_ (type or print one (1) name)

**ENTITY OWNER LEGAL NAME:**

Signed By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

As its (choose one):

President Vice President General Partner Other \_\_\_\_\_

Date: \_\_\_\_\_

**ATTEST:**

(Attest not required if entity is a Trust)

Signed By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

As its (choose one):

Secretary Assistant Secretary