2027 Annual Summary Notice Definitions And Key Information

2027 Annual Club Wyndham Assessment Amount

Your Club Wyndham Assessment includes the Program Fee and the Homeowner's Association Fee. Members set up on annual billing will pay the Total 2027 Annual Payment Amount. Members set up on monthly billing will pay the Total 2027 Monthly Payment Amount. Your annual assessment now includes an estimated year-over-year percentage change in maintenance fees for each contract. The estimate is calculated using the total points associated with that contract and is intended to provide a general comparison to the prior year's assessment.

Contract Point Value/Billing Points

The total number of points associated with each respective contract. This is the number of points that are deposited into your account at the beginning of your Use Year. If you have a Biennial contract/ownership, these points will be deposited into your account at the beginning of your Use Year in either odd or even years, depending on your contract. The total number of points associated with each respective contract is used to determine your annual HOA Fee.

Homeowner's Association ("HOA") Fee

Each Homeowner's Association (HOA) creates a budget consisting of the total anticipated expenses for the next year. The costs are divided among the owners based on either the weeks and/or units owned for fixed week properties, or the number of interests out of the total association interests the owners own at Undivided Interest (UDI) properties. The HOA Fee is determined by the Board of Directors of the underlying HOA and includes various components. The four components below are generally included in the HOA Fee.

1. **Maintenance Fee:** The annual fee owners pay to their home resort for the operational expenses associated with the property including housekeeping, maintenance, insurance, front desk, utilities, resort staff, and on-site services for owners.
2. **Reserve Fund**: The portion of the Maintenance Fee as determined by the HOA Board that is generally used for future major repairs and replacements, such as unit furnishing replacements and structural repairs.
3. **Property Tax:** The taxes charged to the HOA by the state or county in which your home resort is located. These are based on the value of the HOA property and may be included in the Maintenance Fee.
4. **Local Tax:** In addition to standard Property Taxes, certain states, counties, or cities may also levy local taxes on the HOA. The basis for these taxes differs from jurisdiction to jurisdiction, but these may be included in the Maintenance Fee.

Program Fee

This fee is determined annually by the program's Board of Directors on a pro-rata basis depending on the number of points assigned to each member. This fee is used to pay the operating and administrative expenses, such as personnel, Owner Services, telephone and computer systems, Members' Directories and updates, the Plan Manager fee, annual audits, and other related expenses.

Ownership Interests/Contract Types

Club Wyndham Access (CWA) Vacation Ownership Plan: A timeshare plan in which certain inventory at multiple resorts is deeded fee simple, without financial encumbrances to First American Trust, a Federal Savings Bank, as trustee for the PTVO Owners Association, Inc., the homeowners association for Club Wyndham Access owners. The association is the beneficiary of the trust.

Club Wyndham Prefer Vacation Ownership Plan: A timeshare plan that allows members to make reservations at a variety of resort locations within Club Wyndham Prefer West or Club Wyndham Prefer Hawaii, based on the member's ownership interest. The use rights of the ownership interest are assigned to the FairShare Vacation Plan Trust in exchange for Club Wyndham points.

Biennial Ownership (E for Even Year; O for Odd Year): Ownership interest in a unit or group of units that includes the allocation of points in alternate years, either every even year or every odd year. The use rights of the ownership interest are assigned to the FairShare Vacation Plan Trust in exchange for Club Wyndham points.

Bonus Points (BON):

Developer points that are offered to some members when purchasing a new ownership from Wyndham Vacation Resorts. Bonus Points have a 24-month usage period.

Boost/Boost+:

The PIC program received a refresh this year! Club Wyndham owners may leverage qualified third-party weeks or points-based timeshare for Club Wyndham points toward VIP status and book resort stays. Depending on what you own you may qualify for Club Wyndham Boost or Club Wyndham Boost+.

Fixed Interval Week (FW):

Ownership interest in a specific unit at a resort that includes the right to use accommodations during a specific 7-day period each year. The use rights of the ownership interest are assigned to the FairShare Vacation Plan Trust in exchange for Club Wyndham points. *The maintenance fee percentage increase may include an adjustment for prior-year maintenance fees, which impacts the overall percentage increase.*

Float/Flex Interval Week (FLT):

Ownership interest in a specific unit type at a resort that includes the right to use accommodations for a 7-day period within an established season each year. The use rights of the ownership interest are assigned to the FairShare Vacation Plan Trust in exchange for Club Wyndham points.

Vacation Ownership Interest (VOI):

Ownership interest in a unit or group of units at a home resort that includes the right to use accommodations each year. The use rights of the ownership interest are assigned to the FairShare Vacation Plan Trust in exchange for Club Wyndham points. All terms used on the Assessment Summary but not otherwise defined herein are defined in the Membership Directory available online at *clubwyndham.com* on the Publications page.

Fixed Week Owners:

Please note: As Fixed Week contracts are billed one year in advance; Fixed Week owners will be billed an estimated amount for their 2027 Maintenance Fees along with any shortages (if applicable) that were due for the 2027 Maintenance Fee amount. Going forward, annual overpayments of Maintenance Fees by Fixed Week owners will be deducted from future owner payments and likewise underpayments will be added.

Important Billing and Assessment Information:

Payments/Auto Pay Plan

Paymentus is your portal to make and schedule payments, access your accounts, view e-Bills, and view Payment History. You can also take advantage of The Club Wyndham Auto Pay Plan, an easy and convenient way to ensure your dues and/or loan are paid on time each month. Accounts enrolled in the Auto Pay Plan will also avoid being charged with an $8 Service Charge for each statement sent. To start saving today, log into your Paymentus account at clubwyndham.com/payment to enroll. If you are a new user, click “First time user?” and use your email address, member number, and zip code to access your account. You will then be prompted to create your new login and password.

Paperless Options:

We are excited to offer paperless options to receive your billing statements electronically via an e-bill. Once logged into your Paymentus account, simply click Yes under Paperless located in the Account Details section to enroll. Please note that you will need to enroll in each account separately, and the change will take effect within one to two billing cycles.

Billing Fees & Frequency:

Although most Club Wyndham members pay their assessments on time, we’d like to remind all members that assessments which fall more than 30 days delinquent are subject to late fees, collections fees, and interest authorized by state law. Also, each Homeowner’s Association may charge a late fee and interest on delinquent HOA Fees. Please refer to your Homeowner’s Association agreement for more information. Club Wyndham members have the option to either pay their maintenance fees annually or monthly. Owners on annual frequency may request a change to the monthly frequency for the following billing year if the current year’s maintenance fees are paid-in-full. Requests must be made by calling a Financial Services representative at the number listed on your statement prior to 11/30 each year.

Annual Summaries:

Copies of your 2026 and 2027 Annual Assessment Summary Notice are available for you to view and print online. Your Annual Summary Notices are available on your new Paymentus Portal by clicking the direct link also on the My Ownership tab and clicking on Statement History, select the account, and click Continue.

The 2027 Program Fee:

Your Club Wyndham Board of Directors approved the following Program Fees for 2027. Effective January 1, 2027, the Program Fee Rate Structure will be $0.78 per 1,000 points allocated per ownership. Presidential Reserve ownerships will be $0.88 per 1,000 points allocated for the first million points allocated, then $0.88 per 1,000 points for the remaining points under the ownership.

Please refer to your Annual Summary Statement for your Program Fee Rate. (The program fee is used to pay for operating and administrative Club expenses as listed on the reverse side of this document.)

	Members with PlusPartners®	Members without PlusPartners ®	CLUB WYNDHAM® Presidential Reserve
Rate	$0.80 per 1,000 points	$0.78 per 1,000 points	$0.88 per 1,000 points for the first million points, then $0.80 per 1,000 points for the remaining points under the ownership
Or			
Minimum	$221	$199	

PlusPartners is an additional membership offered to eligible Club Wyndham owners. The travel benefit allows participating owners to use their points for options such as accommodations, airlines, car rentals, cruises, hotel stays, and activities. For additional information regarding PlusPartners, please visit *ClubWyndham.com.*