

Diamond Resorts U.S. Collection Members Association
Assessment Fee Department
10600 West Charleston Boulevard
Las Vegas, NV 89135-1014

2015 Assessment Fee
Account#: 1941873

Description	Debit	Credit	Amount
Balance As Of 11/19/2014	.00	.00	.00
2015-U.S. Base Standard Assessment	215.00	.00	215.00
2015-U.S. Point Standard Assessment	4160.43	.00	4160.43

Save your association credit card fees,
pay by check (US funds only)

Amount Due \$4375.43

Visit our new **MY COMMUNITY** area at DiamondResorts.com for the latest developments within the Association.
Please make check payable to: Diamond Resorts U.S. Collection Members Association



Save money for your association and
PAY YOUR FEES ONLINE!

Log in to your account and select **Payments**
from within the **My Accounts** section.

If you have never logged in, please **register**:

1. Go to **DiamondResorts.com**
2. Click **Register**
3. Follow the online instructions
4. Once complete, a confirmation e-mail will
be sent asking you to validate your account.
5. You can now pay your fees online!

21001

Please detach and return coupon with payment

Diamond Resorts U.S. Collection Members Association
Assessment Fee Department
10600 West Charleston Boulevard
Las Vegas, NV 89135-1014

2015 Assessment Fee

Account #: 1941873
Due Date: Jan 1, 2015
Statement Date: Dec 2, 2014
Amount Due: \$4375.43



DR_CLUB ▲ 000000
Joy Marie Byrd
9519 W Fishbowl Dr
Homosassa FL 34448-3603

Make Check Payable to:

Diamond Resorts U.S. Collection
Members Association
PO Box 845189
Dallas, TX 75284-5189

600000194187304375435

IMPORTANT OWNER INFORMATION

FREQUENTLY ASKED ASSESSMENT FEE QUESTIONS

Q.1. What are assessment fees and who determines them?

A.1. Assessment fees are made up of three components:

THE Club® Fee: Covers all the services required to operate the provide the benefits of THE Club®, such as call center and operational services, II exchange and Gold membership, member publications, as well as audit fees.

Base Standard Assessment: Covers the fixed costs to operate the Members Association and is paid equally by all members irrespective of how many points they own. It is determined by the Association's board of directors.

Point Standard Assessment (Fee per Point): Encompasses the expenses to operate, maintain, and refurbish each resort in the Collection, as well as variable costs incurred by the Members Association. The board of directors of the associations of each resort in the Collection creates an annual budget that estimates the expenses to operate. These expenses are apportioned across all owners and therefore the charge to the Collection is dependent on the amount of inventory that the Collection owns at that resort. This process is completed for all resorts in the Collection and the total is divided by the number of points in the Collection.

Q.2. How do I pay my assessment fees?

A.2. Although payments cannot be made at resorts, there are a number of options to pay your fees:

1. Mail your check and payment coupon in the enclosed envelope. **Please note:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.
2. Log in to your account at DiamondResorts.com and click on Accounts to pay by electronic debit (EFT) or credit card.
3. Call 1.877.DRI.CLUB (1.877.374.2582) to pay by credit card using our fully automated payment services available 24 hours a day.

Q.3. Can I pay my assessment fees in installments?

A.3. Yes, you can prepay your 2015 fees in any number of installments as long as the entire balance is paid by your due date. Log on to DiamondResorts.com to schedule your payments through the EFT option or by credit card. Additionally, we now offer an optional **Automatic Payment Program** that will allow you to schedule monthly withdrawals towards the 2016 assessment. If interested, you will find a form containing the full program details to enroll in this program for next year. Participation in this program does not impact the amount assessed annually, thus if you prefer not to participate in the program, simply discard the authorization form.

Q.4. What if I have a question regarding my timeshare loan?

A.4. If you financed through Diamond Resorts International®, all questions concerning your timeshare loan (i.e. interest, monthly payments, coupon books, balance and pay-off amounts, or interest 1098s) should be directed to 1.877.DRI.CLUB (1.877.374.2582). Otherwise, please refer to your coupon book to determine your loan company.

Q.5. If I have a question regarding my assessment fees who should I contact?

A.5. Customer Service can be reached at 1.877.DRI.CLUB (1.877.374.2582) or e-mail BillingHelp@DiamondResorts.com

Q.6. What is the ARDA-ROC Voluntary Contribution for? Do I have to pay it and is it part of the assessment fee?

A.6. ARDA-ROC (American Resort Development Association - Resort Owners Coalition) is an organization of timeshare owners dedicated to preserving, protecting, and enhancing timeshare ownership by serving as a legislative advocate on behalf of timeshare owners on the local, state, and national levels. Voluntary ARDA-ROC contributions fight unfair taxation with legislative bodies and advocates timeshare owners' rights. You may opt not to contribute without reprisal or otherwise affecting your membership.

Q.7. Who do I contact if I want to change my contact information?

A.7. Customer Service can be reached at 1.877.DRI.CLUB (1.877.374.2582) or log in to your account at DiamondResorts.com and click on preferences to update your contact information.

Q.8. Where can I obtain information about my association?

A.8. Log in to the Member Area at DiamondResorts.com and click on My Community where you will find information on your resort, pictures of projects, details of board meetings, and other valuable information.

Q.9. What is "VacationGuard" assessment? Do I have to pay it and it is part of the maintenance fee?

A.9. VacationGuard Travel Insurance is an optional offering that provides you and your travel companions with coverage for trip cancellation and/or interruption, emergency medical assistance, hurricane and wildfires, and much more for all vacations confirmed using your time or points up to the maximums allowed for an entire year. Visit DiamondResorts.com and log in to view the full plan. If you have your own travel protection or prefer not to have this product just subtract the charge from your total due.



AUTOMATIC PAYMENT PROGRAM ("SUREPAY") AUTHORIZATION FOR MAINTENANCE FEES AND CLUB DUES

ASSOCIATION NAME: Diamond Resorts U.S. Collection Members Association

MEMBER #: 1941873

OWNER'S NAME: Joy Marie Byrd & Joe Otis Byrd

CHECK ONE: ☐ New Enrollment ☐ Change to existing enrollment

SUREPAY AGREEMENT

1. **PARTICIPATION IN SUREPAY.** Owner agrees to participate in Diamond Resorts International® ("Diamond") SurePay and authorizes Diamond to initiate monthly preauthorized debit entries to their account to commence on January of 2015 for the prepayment beginning with the 2016 "Assessment". To enroll in SurePay for the prepayment of the 2016 "Assessment" your completed form must be received by December 15th, 2014 and your 2015 "Assessment" and any other assessed fees must be paid in full. This SurePay enrollment does not contemplate, nor does it authorize monthly payments for your 2015 "Assessment."

Owner(s) agree to provide Diamond with all updated information regarding Owner's credit/debit card, including, but not limited to, new expiration dates and card numbers. In the event that Owner's credit/debit card expires, Owner authorizes Diamond to update the expiration date of Owner's credit/debit card with the current information on file that Owner has supplied to Diamond or its affiliates.

2. **DEBIT AUTHORIZED.** Owner authorizes Diamond and Diamond's depository to present monthly debits, in the amount set forth in 2.A and 2.B below, to the financial institution identified below for the purpose of debiting the same to the account identified below. The monthly debits presented by Diamond shall be as follows:

A. **One-twelfth (1/12th)** of the total estimated annual maintenance fees and Club Dues ("Assessment") for the association contract. *If the actual amount of the Assessment is higher than the amount we estimate, you agree to pay Diamond the difference upon receipt of your annual bill. Please refer to the budget insert that comes with your invoice.*

B. Owner further authorizes Diamond to debit or credit Owner's account in the event of error in the amount or date of the debit without liability to Owner for any such error. The term "debit entries" shall include charges by paper draft, electronic transfer or any other manner.

3. **TERMINATION OF AUTOMATIC PAYMENT PROGRAM.** This Agreement shall remain in full force and effect until Diamond receives written notification from Owner of its termination in such time and in such manner as to afford Diamond and Diamond's depository a reasonable opportunity to act on the termination. Owner has the right to stop payment on a debit entry upon written notification to Owner's financial institution in the manner and within the time required by applicable laws, or if no time is so required, then at such time as provides such entity a reasonable opportunity to act on the stop payment order prior to charging Owner's account, with such notice to be sent at the same time to Diamond. Owner agrees and understands that DRI reserves the right to terminate the Automatic Payment Program or Owner's participation in the Automatic Payment Program at any time and for any reason.

TRANSACTION INFORMATION

MAIL TO: Attention: Payment Processing c/o Diamond Resorts International®, 10600 West Charleston Blvd. Las Vegas, Nevada 89135

PLEASE CHOOSE DAY OF MONTHLY DEBIT/CHARGE: ☐ 1st of the month ☐ 15th of the month

DEPOSITORY NAME: _____ DEPOSITORY CITY/STATE: _____

ROUTING # BANK ACCT. # *Last four digits of account number

ACCOUNT TYPE: ☐ Checking ☐ Business Checking ☐ Savings

*REQUIRED FIELDS ☐ American Express ☐ MasterCard ☐ VISA ☐ Discover *LAST FOUR DIGITS OF CREDIT CARD NUMBER:

*CARDHOLDER'S FULL NAME:		*CARDHOLDER'S SIGNATURE:	
*CARDHOLDER'S BILLING ADDRESS:		*CITY:	*STATE: *POSTAL CODE:
*TELEPHONE NUMBER:	FAX NUMBER:	E-MAIL ADDRESS:	

AUTHORIZATION NOTE: I/(We) authorize Diamond Resorts International® to initiate debit entries monthly to my/(our) account the Depository named above for prepayment of Annual Assessment for the above referenced contract on behalf of the above referenced Association. I/(We) agree to keep sufficient funds in the account to pay such debit entries on their due date. If I/(we) do not have sufficient funds, Diamond may charge me/(us) a fee as defined in the Assessment Billing and Collection Policy for the Association. I/(we) understand that my account needs to be in good standing for the current year to qualify for the Program. (I/we) agree and understand that this agreement does not apply to the 2015 Assessment, and constitutes a prepayment beginning with the 2016 Assessment.

BY SIGNING BELOW, YOU REPRESENT TO US THAT (1) YOU HAVE READ AND AGREE TO ALL OF THE TERMS OF THIS SUREPAY AUTHORIZATION FORM AND (2) YOU HAVE RETAINED A COPY OF THIS SUREPAY AUTHORIZATION FORM.

PRINT NAME(S): Joy Marie Byrd SIGN: _____ DATE: _____

PRINT NAME(S): Joe Otis Byrd SIGN: _____ DATE: _____

Fall 2014

Dear Diamond Resorts U.S. Collection Member,

As we approach the end of another exciting and successful year in the resorts of the U.S. Collection (the “Collection”), we hope this letter finds you and your families well. We thank you for allowing us the privilege of being a part of your vacation experience and look forward to providing you with another year of fantastic resort accommodations and service. We would like to take advantage of this opportunity to share some of the exciting things that have happened and that are planned for our resorts in the near future.

2014 and 2015 Resort Projects

Some of the most visible evidences of improvement in our Collection component site resorts are the Polo Towers’ pool deck renovation which offers new furniture, shade, and an observation area over The Strip; a new mini golf course at the Grand Beach Resort and a renovated one at Greensprings Vacation Resort; a recreation area added to Scottsdale Villa Mirage; exterior painting at The Ridge on Sedona; upgraded landscaping at Daytona Beach Regency; and a refreshed shuffleboard area at the Royal Palm Beach Resort. Inside the suites, renovations are complete or in progress at Lake Tahoe Vacation Resort, Greensprings Vacation Resort, The Historic Powhatan Resort, and Scottsdale Villa Mirage.

The largest projects at our resorts for 2015 will be the porte cochere and lobby renovation at Flamingo Beach Resort; the Tiki Bar and Operations Facility at Mystic Dunes Resort; full or partial suite renovations at Daytona Beach Regency, Desert Paradise Resort, Flamingo Beach Resort, Grande Villas Resort, Greensprings Vacation Resort, Mystic Dunes Resort, and The Historic Powhatan Resort. Including many other projects, together, the 31 resorts have planned over \$60 million in capital reserve projects for 2015. A necessary part of all their budgets are funds to continue to replace items as needed to maintain the properties at the high-quality standards we expect.

2015 Assessment Fees

The Collection consists of ownership interests at 31 resorts, as previously mentioned. Each resort has a Board of Directors that annually reviews actual year-to-date expenses and the projected costs for the following year. Each board reviews proposed capital projects and determines which will be done and what reserve funds will be needed. A common factor in each of the 2015 budgets for these resorts this year has been higher health care expenses due to more team members participating under the Affordable Health Care Act guidelines, resulting in higher maintenance fees. Each Board determines the annual maintenance fee for its resort and that is billed to all owners in their association. The Collection is billed by each association depending upon the amount of inventory held. Each resort association’s assessments are expenses over which the Collection has no control.

Payment Information and Payment Options

Your 2015 Maintenance Fee statement and a copy of the Diamond Resorts Hawaii Collection Members Association’s 2015 Budget are enclosed. For information on paying your 2015 maintenance fee please refer to the enclosed Assessment Billing and Collection Policy, to the Frequently Asked Questions on your statement, e-mail BillingHelp@DiamondResorts.com, or call 1.877.DRI.CLUB (1.877.374.2582).

Sincerely,

Board of Directors

Diamond Resorts U.S. Collection Members Association

DIAMOND RESORTS U.S. COLLECTION MEMBERS ASSOCIATION 2015 ASSESSMENT BILLING AND COLLECTION POLICY

The following was adopted by the Board of Directors for 2015.

ASSESSMENT BILLING

Assessment invoices are included with this policy. Should you not receive an assessment notice, it does not relieve you of your responsibility for timely payment. If a bill is not received, it is up to the member to request, and/or notify the Association of any address change.

JANUARY 1 – PAYMENT DUE

Note: A \$30.00 charge will be added to the member's account for any payment that is dishonored, regardless of reason. If assessment is not paid in full by **January 25**, the account becomes delinquent.

JANUARY 25 – LATE FEE ASSESSMENT

1. The following charges will be added to all delinquent accounts on **January 26**:
 - a. An interest charge of 18% per annum from the due date, which will continue to accrue until the account is paid in full; and
 - b. An administrative late fee of \$25.00;

FEBRUARY 15—SUSPENSION NOTICE

Beginning **February 15**, a notice fee of \$15.00, or 5% of the past due amount, whichever is less, may be assessed against the member's account. If the assessment is not paid in full by **February 15**, the Association may send a notice providing the amount due and informing the member that the following actions detailed below will result if the account is not paid in full by **March 17**. **No further notice will be sent out after February 15.**

MARCH 17—SUSPENSION OF USE RIGHTS

1. Reservation requests will not be accepted and a member may suffer suspension of use rights;
2. Previously confirmed exchanges or use rights may be cancelled and an exchange (deposit or confirmation) cancellation fee of \$25.00, if applicable;
3. If full payment is received after **March 2**, there is no guarantee that the member will be able to receive a confirmed reservation or exchange at that time.

Use rights revoked because of delinquencies may be used by the Association and the net proceeds therefrom may be utilized by the Association to offset collection costs.

MARCH 17—BOARD ACTION

The Board of Directors may authorize any necessary actions to collect outstanding assessments. Actions may include but are not limited to the following:

1. Determination of whether to send delinquent accounts to an attorney, which will result in additional collection and legal fees.
2. Engagement of professional collection agency.
3. Recovery of points through enforcement of security interest and termination of membership.
4. Initiation of small claims suit or legal action.

All related costs for the above will be added to the delinquent member's account.

Diamond Resorts U.S. Collection Members Association, Inc.
2015 Budget

REVENUES

Assessment Revenue	\$ 172,101,946
Other Revenue	<u>1,004,405</u>

TOTAL REVENUES 173,106,351

EXPENSES

Maintenance Fee Obligation	130,804,099
Management Fees	22,579,089
Bad Debt Expense	8,035,490
Developer Delinquency Contribution	(4,017,745)
Assessment, Billing & Accounting Fees	12,993,864
General & Administrative	<u>2,711,554</u>

TOTAL EXPENSES 173,106,351

EXCESS OF REVENUE OVER EXPENSES

-

Fund Balance/(Deficit), beginning of year (1,017,455)

PROJ. FUND BALANCE/(DEFICIT), end of year \$ (1,017,455)

	2015
Base Standard Assessment	\$ 215.00
Point Standard Assessment (Fee Per Point)	\$ 0.14598

Books and records of the timeshare association are currently being maintained at 10600 W. Charleston Blvd. Las Vegas, NV 89135

Fall 2014

Dear Platinum Members of THE Club®,

This year, Diamond Resorts International® (Diamond) has continued to expand THE Club® portfolio with new resort affiliations, and has provided more choices with new benefits and extended Member Escorted Journeys and Member Adventures across the world. The experiences, available within your membership with THE Club®, are as diverse as climbing Mt. Kilimanjaro or going to the Kentucky Derby! Diamond continues to provide you with the best vacation ownership offerings possible without additional exchange fees when you book.

Your enclosed billing statement includes THE Club® fee for 2015, which covers the cost of providing THE Club® benefits and services to you, including your Interval International® Gold exchange membership, creation and distribution of THE Club® related collateral such as the Annual Global Reservations Directory and Member Benefits Directory, membership cards, various printed and electronic communications, and all other related products of THE Club®.

NEW in 2015: Travel protection from VacationGuard appears on your 2015 invoice as an optional product at a Platinum only discounted price! Enjoy peace of mind while traveling with THE Club® at Diamond Resorts International®, and affordably protect both you and your traveling companions with post-departure trip interruption benefits on all of your 2015 Diamond vacations. Details of the policy and coverage are available in the Member Benefits Area at DiamondResorts.com.

There is an on-going effort to further develop the offerings that are included in your membership in THE Club® to give you an expanded selection of destinations and experiences, and maximize the advantages of being at the Platinum level of membership. This year we determined that the benefits specific to the Interval International Platinum membership were not being fully utilized by the majority of our Platinum members. Amending the Interval International membership package to Gold membership offered us the opportunity to consider new options to enhance your 2015 Loyalty Benefits. In May 2014, we asked for your help by sending you a survey and you responded! You provided us with feedback and suggestions as to both new and existing products, discounts and services that you would value most, and the 2015 package reflects many of your top choices.

We would like to take this opportunity to recap some of the exciting additions to your Diamond membership in 2014, and share new options and benefits for the upcoming year! Please refer to "What's New" on your Member home page at DiamondResorts.com for details and announcements regarding your new destinations and benefits throughout the year.

2015 Loyalty Benefits

- You will receive **Complimentary RPP** on all Club reservations that are less than 5,000 points. This is exclusive to Platinum members; 70% of survey respondents choose this benefit as of high importance.
- **Discounted Annual Post-departure Travel Insurance** provides peace of mind for all of your Diamond travel for you and your traveling companions for an entire year. Regularly \$79, Platinum members' exclusive price is only \$49, a savings of 38%. More than half of the survey responses we received indicated that a travel insurance product would be highly valued.
- **Companion Flight Discount Certificate upon request** offers you a one-time discount when purchasing two tickets. Surveys indicated that this benefit was one you would like to continue to have available.
- **Complimentary Priority Pass Airport Lounge Annual Membership upon request** allowing you access to more than 600 airport lounges. Surveys indicated that you enjoyed this benefit and would like it to be offered in your Diamond Loyalty benefit package.
- **NEW Platinum Only 24-hour HOLD** on any reservation, gives you the opportunity to hold an accommodation while you coordinate your travel plans. You may request cancellation of the reservation within 24 hours at no penalty, regardless of arrival date. Your reservation will confirm automatically after 24 hours. This convenient new service placed in everyone's top five survey choices!
- **Five (5) Complimentary Diamond Guest certificates** per year, to share your Vacations for Life® with friends and loved ones.
- In response to your feedback, **NEW Platinum Only Associate in-resort benefits** are now offered to those whom you have authorized to access your account, so they may receive the same benefits you receive at Diamond managed resorts including early check-in, complimentary newspapers, in room WiFi and deluxe bath amenity kits.

New Resorts and Hotel Affiliates you are sure to want to visit!

• The Shores	Orange Beach, Alabama	USA
• VI at Rosedale on Robson	Vancouver, British Columbia	Canada
• Dorsett Shepherds Bush	London	England
• Combe Grove Manor Hotel	Bath	England
• Walton Hall	Warwickshire	England
• The Lygon Arms	Broadway, Cotswolds	England
• The Marine Hotel	Troon	Scotland
• Palazzo at Soriano	Soriano nel Cimino	Italy
• Lushan Resort	Jiujiang	China
• Dorsett Tsuen Wan	Kowloon	Hong Kong
• Silka Cheras	Kuala Lumpur	Malaysia
• Agora Hilltop Hotel & Spa	Fukuoka	Japan

All-inclusive resorts offer hassle-free vacations in beautiful sunny locations and include dining and activity options! Our **newest destination is Aruba**, and we now offer additional resorts in Costa Rica, the Dominican Republic and Mexico.

• Allegro Cozumel	Cozumel	Mexico
• Allegro Playacar	Riviera Maya	Mexico
• Occidental Grand Cozumel	Cozumel	Mexico
• Occidental Grand Nuevo Vallarta	Nuevo Vallarta	Mexico
• Occidental Grand Xcaret	Riviera Maya	Mexico
• Royal Hideaway Playacar	Riviera Maya	Mexico (adults only)
• Occidental Grand Aruba	Palm Beach	Aruba
• Occidental Grand Papagayo	Guanacaste	Costa Rica
• Occidental Grand Punta Cana	Punta Cana	Dominican Republic

Just introduced for bookings in 2015, a new Club Affiliate, Anantara Vacation Club, offers breathtaking destinations including Thailand, Indonesia, China and **New Zealand, a new destination!**

Cruise itineraries continue to be a member favorite. We are pleased to offer 2015 itineraries including an Alaskan cruise which continues to be extremely popular; a Western Mediterranean cruise with a port of call in Cannes, France; a Baltic Capitals cruise in Europe that takes in six countries in nine days; and **new this year, a Western Caribbean cruise** with ports of call in the Bahamas, Jamaica and Grand Cayman. The new Western Caribbean cruise also offers a Christmas Holiday cruise sail date!

Member Escorted Journeys are a wonderful way to explore new lands and experiences with fellow members of THE Club®, using a combination of points and cash. These tours are escorted by our trusted British team, The Big Journey Company, who has been escorting our member tours for a number of years. The following journeys are scheduled for 2015:

• Kenya Grand Safari	January 18 and September 18, 2015
• Northern Lights Cruise Norway	February 4, 2015
• Japan	March 12, 2015
• Grand European River Cruise	July 4, 2015
• Italian Mediterranean Cruise	July 12, 2015
• Costa Rica	October 1, 2015
• China and Hong Kong	October 29, 2015

Exclusively for Platinum and Gold Members

• Botswana Rhino Safari	June 24, 2015
• Galapagos Islands and Ecuador	July 15, 2015

NEW - Exclusive Member Adventures

Whether you are an adventurer, or you know a friend or family member who would love a challenge, (or even use this as an opportunity for fundraising for a charity), **our first member adventure** experience will have you reaching the top of Africa's highest mountain! This is a once-in-a-lifetime experience to savor, enjoy and remember for years to come.

- Climb Mt. Kilimanjaro

October 9, 2015

Dedicated Members-only Club Experience Events are based at a Diamond managed resort and allow members to meet and experience the local cultures, cuisine and countryside together. Exceedingly popular, we will again offer the “Experience Portugal” event with an optional 3-day extension to Lisbon and Sintra, and the “Experience Ireland” event with an optional 3-day Dublin tour to extend your Irish holiday. Our newest event, “Experience the Lake District”, is an exploration of the beauty and history of an area of the English countryside.

- **Experience Portugal** at Vilar do Golf Resort: April 25, 2015 with an optional 3-day Lisbon tour
- **Experience Ireland** at East Clare Golf Village with an optional 3-day Dublin tour: June 6, 2015; July 18, 2015 and September 19, 2015
- **Experience the Lake District** at Pine Lake Resort: September 5, 2015

Rent a Harley Davidson in Las Vegas

Use your points to rent a Harley and explore Las Vegas and Southern Nevada like never before! Get ready to cruise along the strip, wind through the mountains or ride across the desert and experience the ultimate riding adventure.

Club Solo Membership offers travel benefits for those members who often travel on their own! Enjoy discounted Studio accommodations, exclusive Member Escorted Journeys, discounts on travel bookings and even a 24-hour emergency hotline for travel assistance.

Diamond Luxury options have expanded to offer more luxury experiences, and **coming in 2015, you can choose to use your Diamond Flexibility benefit to complete your Diamond Luxury Selection® or Diamond Luxury Sports packages.**

Exclusively for Platinum and Gold Members

- With **Diamond Luxury Selection®**, you have the ability to book a remarkable collection of private luxury villas, resorts, boutique hotels and yachts, with points.
- With **Diamond Luxury Sports**, you have the ability to book top sporting event packages with points. Experience the world's top golfers competing in Augusta, Georgia at the Masters, or see ‘The greatest 2 minutes in sports’ live at the Kentucky Derby, or attend the ultimate football fan experience in Phoenix Arizona! Whatever your sporting passion, your ticket to the live action is waiting for you!

NEW Diamond Luxury Exclusive Values for Platinum and Gold Members Coming in 2015

- With the **Diamond Luxury Cruise** benefit, you have the ability to book selected Carnival Cruises and redeem points for up to 30% of the cost of the cruise at the rate of 30 cents per point at time of booking.
- With the **Diamond Luxury Hotel** benefit, you have the ability to book selected hotels and redeem points for up to 30% of the cost of your stay at the rate of 30 cents per point, at time of booking.

Diamond Instant Getaways - Coming in 2015

Book last minute vacations to exotic destinations around the world with 7-day stays available at reduced points values, starting at only 3,000 points! This is an ideal benefit for flexible travelers maximizing their membership.

Expanded Air Miles Program - Coming in 2015

Turn every point into 2.5 Air Miles! In addition to American Airlines, US Airways, Southwest Airlines and Hawaiian Airlines, you can now also exchange your points for miles on Virgin Atlantic®, British Airways®, or Air France/KLM®.

Looking Toward the New Year

Following much feedback from our members on what they would like to see at DiamondResorts.com, **we added a new dashboard to your member pages** to allow you to easily see the most important information on your account at a glance. We have also made many enhancements on the payment and ownership pages to allow easier payment scheduling, and integrated both THE Club® SelectSM and your HOA websites **so one log in is all you need.** Coming in 2015, you will be able to view your points usage as it happens each year, and submit searches online for accommodation requests.

For those who enjoy the assistance of your Platinum team when planning vacations, booking your flights and other travel services, we want to take this opportunity to advise you that while your Platinum team will continue to assist you, we will be working with a new travel provider who will bring new travel offerings and discounts for you.

We think you will agree that THE Club® has continued to grow, providing not only more destinations and benefits, but also new experiences for you to share, and opportunities for you to meet and explore the world with fellow members using your points.

We look forward to seeing you at one of our upcoming events and are dedicated to providing you with **Vacations for Life®**.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Hulme", with a stylized flourish at the end.

Sarah Hulme
Senior Vice President of Global Club Operations
Diamond Resorts International®