



Rules Regarding Membership in The Ojibway Club (the "Club"):

Pursuant to the Club's By-laws, the Board of Directors of the Club (the "**Board**") has adopted certain rules regarding membership in the Club, including with respect to the payment, suspension and refund of membership fees.

Membership Rules:

1. Fees Are Non-Refundable. Initiation fees, annual fees, and other accounts payable by a member are non-refundable.

2. Annual Fees and Other Accounts Must Be Paid In Advance. All annual fees and other accounts payable by a member must be paid in full prior to March 1 of each year. If a member has not paid to the Club all fees and all other accounts due from them or on their behalf within ten days after notice of non-payment has been given by the Club to such member in accordance with the Club's By-laws, the member and any spouse or child of the member will not be allowed to avail themselves of the privileges of the Club in any way until payment of those amounts. Failure to pay such amounts may also result in such member ceasing to be a member of the Club.

3. Establishing an Account for Retail and Services Charges. If the member wishes to establish an account with the Club for purposes of charging on account, a member must at all times maintain with the Club a valid credit card to which any charge for purchases in the Club's grocery store (including gasoline purchases), gift shop and food and other services (including dinners and special events) may be placed by the Club without restriction. The Club reserves the right, in its sole discretion, to refuse to establish a charge account in the first instance and suspend and/or cancel a member's charging privileges in the event of the failure of a member to provide and maintain a valid credit card or any such charge is denied by the credit card issuer for any reason or the member has not paid the applicable annual fees and other accounts for the current year.

4. Suspending A Membership For Up to Five Years. Members who are 30 or more years of age may elect to suspend their membership in the Club for a maximum of five consecutive years. In order to suspend their membership, the member must give the Club written notice of the member's desire to suspend their membership before March 1 of each year during which the membership would be suspended. In order to reinstate their membership, the member must, prior to March 1 of the year in respect of which their membership is to be reinstated, give the Club written notice of the member's desire to reinstate their membership for that year and must pay the Club an amount equal to the lesser of (i) the total annual dues and other accounts that would have been payable by the member for each year in which their membership was suspended; and (ii) the initiation fee in effect in the year in which the Club receives written notice from the member that they wish to reinstate their membership, plus an administration



fee to be determined by the Board from time to time. Failure of the member to pay such amount in full by March 1 of the year in which the member delivers a notice of their desire to be reinstated as a member of the Club will be deemed to constitute the member's resignation as a member of the Club. A member who has elected to suspend their membership in the Club for five years will be deemed to have resigned as a member of the Club if they fail to deliver a membership reinstatement notice before March 1 of the sixth year after the member first elected to suspend their membership and pay the applicable amount set out above. In that circumstance, the member must rejoin the Club as a new member by re-applying for membership in the Club and paying the then current initiation fee plus applicable annual dues and other accounts. A member may only elect to suspend their membership for up to five consecutive years once per their lifetime and may not suspend their membership further once the member delivers a notice to reinstate their membership, except as set out below under the heading "Special Circumstances (One year) Suspension". A member and their family will cease to have any right to use the Club's facilities and services and to vote as a member of the Club while their membership is suspended.

5. Suspension of Membership for One Year in Special Circumstances. A member may request a one year suspension of their membership in the Club due to a special circumstance that does not allow them to use the Club for one season. The request must be made in writing to the Club prior to March 1 of the year in which the member's Club membership is to be suspended. The Board may accept or reject the member's request for a one year suspension, in the Board's sole discretion. No more than ten such requests will be granted in any one year. Special circumstances may include medical or financial reasons. This one year temporary suspension will not count towards an eligible member's election to suspend their membership for up to five years (as set out above). A member and their family will cease to have any right to use the Club's facilities and services and to vote as a member of the Club while their membership is suspended.

6. Divorce. In the event of divorce, the member spouses may keep and split the membership account and both may continue as members of the Club without the obligation to pay/repay an initiation fee. In these circumstances, both members' spouses must give the Club written notice of their divorce (signed by both spouses), which must also include a direction as to how they wish to split the membership.

7. Joining the Club as the Child of an Existing Member in Good Standing Where the Child is Between 21 and 29 Years Old.

An individual (referred to below as an "eligible individual") who:

(i) is between 21 and 29 years of age or will turn that age during the year in which they wish to become a member of the Club),



(ii) is the child of an existing member of the Club in good standing (which includes the payment of all annual fees and other accounts when due),

and

(iii) has been named under a family membership in the Club prior to turning 21 years of age, may elect to join the Club as a member in their own right without paying the full initiation fee then in effect by complying with the conditions set out below.

To take advantage of this alternative method of becoming a member of the Club, the eligible individual must:

(i) give the Club written notice that they wish to join the Club. The notice must be given prior to March 1 of the year in which they turn 21 years of age (or older up to the year they turn 29 if they elect to join the Club after they turn 21 and before they turn 30), and

(ii) pay by March 1 of year they provide such notice to the Club an amount equal to the annual fees and other accounts payable by a member in the 21 to 29 age category for that year plus an amount equal to the total annual fees and other accounts that were payable by a member in the 21 to 29 age category during that period for each year in which the individual was not a member of the Club. For example, if the individual elects to join the Club as a member in the year they turn 25 years old, they would be required to pay an amount equal to the annual fees and other accounts payable by a member in the 21 to 29 age category for that year plus an amount equal to the annual fees and other accounts payable by a member in the 21 to 29 age category for the previous four years (assuming they had not paid such annual fees and other accounts in that four year period). If an eligible individual has not elected to become a member of the Club prior to the year in which they turn 30 years of age, they will be required to pay the full initiation fee then in effect plus an amount equal to the applicable annual fees and other accounts in order to join the Club as a member. In all cases and in accordance with the Club's By-laws, admission as a member of the Club is subject to the approval of the Board.

8. Joining the Club Where No Prior Family Membership. Except as set out in item 5 above, individuals who are 21 years of age or older and wish to join the Club must pay the then current initiation fee. In accordance with the Club's By-laws, admission as a member of the Club is subject to the approval of the Board. Applicable annual fees and other accounts are also payable in the year in which an individual becomes a member of the Club.