

INTRODUCTION

The name of the club shall be known as The Club at Ridgewood. It shall also be known as the Ridgewood Swim and Tennis Club.

It is the intent of management to limit rules and regulations to the minimum required for the mutual enjoyment of the Club by all members, guests and patrons. These policies and rules are designed to ensure proper and safe operation of The Club at Ridgewood and to provide wholesome recreation for members and patrons.

The obligation of enforcing these rules and regulations is placed in the hands of carefully selected and trained staff whose principal responsibility is to assure you of all the courtesies, comforts and services possible. It is further the duty of members to read and understand the rules, making sure their family and guests understand and abide by them.

The Club is committed to improving the quality and quantity of its facilities as influenced by membership growth and prudent business judgment. The Club is an independently owned business run for profit.

The Owner and Managers of The Club are empowered to amend, add or delete rules without notice for the good of the membership.

Questions regarding rules interpretation and their enforcement should be directed, in writing, to the Club Managers.

Your cooperation with these rules and regulations is appreciated. For more information, please contact the Club Manager.

APPLICATIONS AND ADMISSIONS

All applications for membership must be made on the requisite form supplied by the Club. Each application shall include the name of the applicant, address, required family and business information, and an indicated form of dues payment.

Applications must be accompanied with an appropriate form of payment given the membership type. If the application is disapproved by the Club, payment will be immediately refunded.

Membership does in no way confer ownership or liability in The Club at Ridgewood property or assets. By joining as a Club member, it is understood there are inherent risks in the use of the Club facility and participating in any Club functions and events. Each member assumes those risks for themselves and their family.

Memberships are by household (same address) and immediate family ONLY.

Immediate is defined as:

- · Spouse or partner of applicant
- Unmarried minor children of applicant
- Minor children of applicant's spouse/partner, if residing in the household of applicant
- Unmarried children under the age of 23 of the applicant or applicant's spouse/partner and are residents of the applicant's household
- Grandmother and/or grandfather residing in the household of the applicant

If individuals do not fit within these guidelines, then a separate membership must be obtained, or these individuals are subject to the guest policies.

MEMBERSHIP CLASSES

Full Membership:

Year-round privileges to all amenities and programs available as specified by the Club to individuals on the membership.

Classes

Family: Consists of 3 or more individuals in immediate family Couple: Consists of 2 individuals in immediate family Single: Privileges for one person the age of 16 or older.

INITIATION FEE, DUES PAYMENT AND CHARGES

The initiation fee should be paid by cash, check, or credit card (Visa or MasterCard) and should accompany the membership application. The initiation fee is a one-time fee as long as your dues stay current. Initiation fees are transferable but NOT REFUNDABLE after membership acceptance. See Membership Transferability section for further explanation.

Each month or quarter following, the member assumes payment of current dues by Visa, MasterCard or Electronic Funds Transfer on the first billing day of the payment cycle. Members may pay yearly dues by cash, check, electronic funds transfer or credit card.

All memberships must be secured with a credit card (Discover, AmEx, Visa or MasterCard) if paying yearly by cash or check. If cash or check payment is not received for dues by January 1st of the following year, the credit card on file will be charged for payment on January 3rd. If payment is not received or check is returned for non-sufficient funds and the secured credit card is charged, the membership must be paid by cash or credit card from that point forward. If your account has not been updated or if the Club is not able to process your credit card payment, then the membership will be dropped and an administrative fee of \$50.00 will be imposed to reinstate the membership. If the membership is dropped/terminated for more than one month, then a rejoining fee must be paid for the membership to be re-instated.

There shall be no involuntary assessments of any kind or character ever levied against the membership. All Club dues will be billed through the Club billing system.

*There will be a \$35 charge on all returned checks or declined electronic draft charges and membership may be jeopardized.

Management reserves the right to raise the initiation fees and/or dues at its sole discretion to ensure the success and viability of the Club.

RENEWAL OF MEMBERSHIP

All members must agree to pay The Club at Ridgewood the Initiation Fee together with any applicable sales tax, or other taxes, and the membership dues for the category of membership selected. Members have an obligation to keep a valid approved credit card on file with The Club at Ridgewood at all times. Any and all dues, fees, and charges for food, beverage, merchandise, and services of the Club incurred by a member, their family, and/or their guests will be charged to the member's credit card on file if not paid in cash or check and the member is responsible for all amounts that are not paid by the credit card company. With submission of a membership application and under the terms of membership, a member authorizes any and all charges incurred on their account with the Club to be charged to the credit card on file. The member certifies that the given card is issued to the member and the member agrees that all disputes on the credit card account relating to the Club will be promptly brought to the Club's attention. With the membership application the member acknowledges and authorizes that any and all charges incurred on their account with The Club will continue to be charged unless a formal written letter of resignation is received by The Club at Ridgewood prior to the billing dates.

All dues are non-refundable after the billing dates. Monthly & quarterly dues will be automatically billed to the MC/Visa on file unless the year's dues are paid in full. Membership is automatically renewed unless a written letter of termination is received prior to the billing dates, which is the 1st day of every month for monthly payers, 1st day of every quarter for quarterly payers or January 1st for yearly payers. If payment is not received by the 1st day of the chosen billing cycle, then the Ridgewood Club reserves the right to terminate the membership. Rejoining fees or back dues will apply if a member wishes to rejoin or re-instate their membership.

UPGRADES

Upgrading a membership is changing from one membership category to one of a higher classification. The member assumes payment for the difference in the amount originally paid to join the Club, in addition to appropriate dues payment for the higher classification.

DOWNGRADES

Downgrading a membership is changing from one membership category to one of a lower classification. No refund will be given to dues already paid or initiation fees if applicable.

To upgrade at a later date, the member must meet the lesser of these 2 requirements:

- Pay the difference in dues from the lesser to higher classification for each month from the time of the downgrade, plus a \$50 administrative fee
- Pay the rejoining initiation fee followed by appropriate monthly dues

DIVORCE OR SEPARATION

Membership will be continued as a family until a court ordered divorce or legal separation takes place.

To retain a membership after divorce or separation, the person with custody of the children maintains the family membership. The person without custody applies for a single membership to the Club at no additional initiation fee. If no children are involved then both parties retain single memberships, with no additional initiation fees. Separate dues will be charged to each individual account.

MEMBERSHIP TRANSFERABILITY

Membership is transferable, but not refundable provided the membership is in good standing.

To transfer a membership, the following must be met:

- · Address must be the same from Current to New member
- Current member must resign
- New member must bring in new application with correct billing information
- · There can be no lapse in dues payment

TERMINATION OF MEMBERSHIP

Termination of Club membership shall result in the loss of the right to utilize Club facilities and participate in Club events.

Resignations: A member can end a membership by submitting a written resignation to the Club by the 15th of the month prior to a billing date. Dues are non-refundable, so if notice is received after a billing date, the resignation will become effective at the following billing date.

Suspension/Expulsion: Any member who is delinquent in payment of their Club account, guilty of any violation of Club rules, convicted of a felony, or has conduct deemed detrimental to others and/or the Club, may be suspended or expelled from the Club by management at its discretion.

GUESTS AND RELATIVES

All individuals who do not meet the immediate family requirements for membership must abide by these guest policies.

- Out of Town Relatives; Relatives of members living outside of a 30-mile radius of the Club will not be charged a guest fee. An out of town relative pass must show a form of identification while checking in, proving they live out of town (license, real ID, passport, etc.). Relatives must be accompanied by the member at all times. Members may bring no more than 20 "Out of Town Relatives" per visit and this number is under Club Management's discretion. Club Management must be contacted if a member would like to bring a large group of Out of Town Relatives to the Club.
- In-Town Relatives and All Other Guests: Guests may use the Club at the invitation of a Member. The Member must accompany the guest at all times. Members must pay the

- applicable daily Guest Fee and register the guest upon arrival. The guest must present some form of identification. Guest may only use the club 5 times
- during the Pool Season and 10 for any given year. Ridgewood homeowners and residents who are not Members are not permitted guest privileges.
- Nannies/Babysitters/Caregivers: Nannies, babysitters or caregivers (N/B/C) of members are not charged guest fees while accompanying the children they are attending in lieu of the parents. If parents arrive at the facility, then the N/B/C must pay the applicable guest fee and abide by the Club's maximum guest limit on visits or leave the premises. N/B/C's children are considered guests of the host member family and must pay guest fees and are subject to the 10-visit limit per person. Members must obtain a special pass for their N/B/C that must be presented for entry.

CLUB RULES

Facility Rules

- To utilize the facility, member's dues must be in good standing.
- Management has the right to ask any person whom they consider unruly or intoxicated to leave the premises.
- No smoking is permitted in the clubhouse, on pool deck, in the fitness room; on tennis courts, or on Club property.
- The Club is not responsible for lost or stolen articles; those left for over one week will be donated to charity.
- Gender appropriate bathrooms must be used for anyone over the age of 5 years.
- Members are responsible for informing their guests of all Club rules.
- Management reserves the right to ask anyone who is not obeying Club rules to leave the facility.
- Overly obvious public displays of affection are not appropriate anywhere on Club property. Members and guests are asked to respect others and remember that the Club is a family-oriented facility.

Parking Lot Rules

- Drive slowly and cautiously through the parking lot.
- Please park in marked spaces. Do not park around curbs or fire zones.
- No long-term parking is permitted without authorization from Management. Violators may be towed at owner's expense.
- All bikes or scooters must be placed in bike racks. The Club is not responsible for lost or stolen bikes or scooters and encourages them to be locked up.
- No Smoking is permitted in the Parking Lot.

Clubhouse/Activities Center Rules

- Member use may be limited for the purpose of Club events.
- · Please dry off before entering.
- For private use, members must rent out the clubhouse.
- No pets allowed inside while Snack Bar is in operation for the season
- Unsupervised children under the age of 10 years are not permitted in the clubhouse.

For the health and safety of all members, the Club has outlined rules for proper pool use. These rules must be followed to allow maximum enjoyment for all members and guests.

Pool Rules

- Members must sign in and register any guests prior to swimming
- Guests must be signed in by accompanying member.
- Children under 12 must be accompanied by a parent or person over 18 years of age.
- Children using flotation devices must be accompanied by a parent or guardian over 18 years of age.
- Children under the age of 6 must be closely supervised by an accompanying adult or supervisor.
- Children wearing diapers must have a swim diaper under their bathing suit. The Club reserves the right to ask for a child to be removed from the water if they do not have on a swimming diaper.
- Proper bathing suits are required for swimming. No cut off shorts or thongs allowed.
- · Please shower before entering pool.

- No diving in any areas less than 5 feet.
- No glass containers of any kind permitted on pool deck.
- No food or drink allowed in the pool.
- · Persons with skin disorders may be denied use of the pool.
- No pets allowed within pool deck area. Exceptions will be made for guide animals.
- Adult swim is for persons 18 years or older.
- Infants under one (1) year must be accompanied by a
 parent/guardian with direct contact at all times during adult
 swim. Children over 1-year-old must sit out during adult swim.
 Children's arms, legs, and all body parts must be out the water
 during adult swim.
- No rafts permitted without approval from Management. Floats brought by patrons must fit in the provided float box. The maximum float dimensions are 40in x 40in x 18in.
- Pool floats are only allowed in the main lap area of the pool.
- · No running or horse playing around the pool.
- No hanging on lane lines or ropes.
- No water guns permitted within pool deck area.
- No hard toys (tennis balls, baseballs, footballs etc.) permitted within pool deck area.
- No playing or cutting through the lap lanes, these lanes are reserved for lap swim ONLY.
- Kickboards are for use as swimming aids and/or swimming instruction; no standing, sitting, or horse playing allowed. These should only be used by swim team or lap swim.
- The pool furniture is not to be removed from its location on the pool deck.
- Refrain from talking to lifeguards while they are on the stands.
 There are employees able to answer any questions in the Snack Shack or Office.
- Lifeguard instructions must be obeyed at all times by members and guests for maximum safety.
- Persons entering pool after closing time will be trespassing and subject to arrest.
- Management has the right and responsibility to close the pool when deemed necessary for safety measures or for group Club events.
- Pool Hours are subject to change or closure by Club Management's discretion. If no one has been at the pool for two

(2) hours before the scheduled closing time, Club Management reserves the right to close the pool.

Deep End Diving Rules

- Only one diver on the board at a time.
- Only one bounce on the board and divers must jump straight out from board.
- No running or horse playing on diving boards.
- No inward rotation dives off boards.
- · No jumping, flipping, or diving off backwards.
- No flotation devices permitted in the deep end, including kickboards
- While people are going off the boards, no one should be in the dive well swimming or hanging out, even if it is past the ladders.
- There cannot be any catching of children off the boards, this
 includes parents in the water at the ladder assisting a child to the
 wall. If a swimmer cannot make it to the ladder without help,
 they should not be using the diving boards.
- If boards are not in use, 'Free Swim' is up to the discretion of the lifeguard on duty in the deep end.
- During 'Free Swim,' a maximum of 15 swimmers are allowed in water at one time.
- Lifeguards and management reserve the right to end any games in the deep end if deemed unsafe.

Fecal Contamination Policy

In the case of fecal/vomitus matter in the swimming pool, the pool will close following policies outlined by the State of North Carolina Health Department for solid fecal, vomit, and/or loose fecal matter.

Weather Policy

For the safety of members, the Club follows American Red Cross guidelines for thunder and lightning. From the time staff hears thunder or sees lightning, the pool will be cleared for 30 minutes. In the case of lightning, the pool deck must be cleared due to the danger of a strike.

In the case of consistent inclement weather, the Club Manager will make the decision to close the pool on 2 hour increments to accommodate the ever-changing weather patterns. If the weather improves, then the pool will reopen Rain passes will be issued in the case of inclement weather if the guest signed in less than one hour prior to closure time. Inclement weather (rain, thunder, lightening) must be present and result in closure for a rain pass to be issued. Guest fees had to be previously paid for a rain pass to be issued.

TENNIS RULES

TENNIS COURT RESERVATIONS ONLINE

- Each member will need a username and password. The user id.
 Is the 4-digit number on the back of your membership card. The password is tennis.
- Courts may be reserved NO MORE than (7) seven days in advance after 12.00 AM by using the ONLINE RESERVATION SYSTEM via computer or smart phone. Only the Pro Shop Manager and the tennis pros will have the authority to schedule further in advance. We don't accept email court reservations!
- Reservations are limited to one per day per member. Members
 can play several times per day but are only limited to making a
 reservation under their name once per day. Courts are booked on
 the hour and ½ hour.
- A member is excepted to cancel a reserved court within 24hrs.
 You can cancel by signing onto the online reservation system or
 calling the pro shop. If the pro staff is not notified of the
 cancellation or it is not done online the members account will be
 charged a \$5 court fee UNLESS RAIN IS A FACTOR. Leaving
 a message outside of the 24-hour time frame does not cancel
 your reservation!
- Please show courtesy for your fellow members and guest by being on time for court reservations. If you are more than 15 minutes late and all other courts are booked you must forfeit your court and you will be charge \$20.
- When making a court reservation, you can only book a court for 30, 60 or 90 minutes. If the court is open on the sign-up sheet after your designated time, you are welcome to stay and play until the next reservation arrives.

TENNIS COURT HOURS OF OPERATION

• Members can play tennis from 8:30 am to 9:30pm provided the courts are open. The soft courts will not open for daily play until 8:30am. If a member wishes to play before 8:30am, they may do so but understand that daily court and facility maintenance may not be completed by that time. The soft courts are maintained and watered on a daily basis via a timer. During the Ladies Gate City seasons (April-May and September _ October), the courts will not be available until after 12pm on Tuesdays and Wednesdays. Gate City practices have priority on the courts for Team practices. The teams will only use 2 courts at the most in order to have court availability for the membership.

GENERAL OPERATING RULES

- Please register all guests in the Pro Shop before going onto the courts! Guest fees are year-round. Please pay the \$5 per day/per person before playing! If the pro shop is not staffed, collect the money and drop in the grey box located next to the office door. All tennis players are required to check the online sign up for court availability and sign up prior to going on the court. You will be bumped if you are not signed up and others are waiting! Please be prepared to show your Ridgewood Swim & Tennis membership card if asked.
- The tennis courts are for tennis only! No other activities, including Frisbee, skateboarding, football, and bicycling, are permitted on the courts at any time. If the courts are being used for non-tennis activities, the people involved will be asked to leave the club.
- Shirts and shoes must be worn at all times. No swimming attire is allowed on the courts.
- Only smooth-soled shoes are to be worn on soft courts. Bare feet
 are not permitted. After an initial warning, persons who continue
 to wear improper footwear will lose their playing privileges for a
 period of one week. Players not wearing the proper footwear will
 be asked not to play and / or to leave the facility. No running
 shoes allowed on courts at any time.
- The tennis courts are closed for use when blocked off on court sign -up online, locked and/or the nets are down. This decision of the Pro Shop manager and that decision is final!! We have the safety of the members in mind and to protect the integrity of the courts for future use by the entire membership-not a selected few.

- Tennis players are expected to turn off the lights after evening play. All tennis activities will cease at NO LATER than 9:30 pm this is year-round. Our court maintenance will start at 9:30 pm if not earlier due to court usage. If playing at 9:30 pm you will be asked to stop playing.
- Any tennis lessons held on the Ridgewood Swim & Tennis courts are to be conducted by our in-house Tennis Professional Staff.

TENNIS GUESTS

- All Guests may play at any time when accompanied by a Ridgewood Swim & Tennis member. Pay the guest fee
- \$5 per day/ per person in the pro shop before going on the courts! This is the member's responsibility- NOT the guest.
- Guest are welcome with a member once a week and no more than 10 times a year.
- Failure to pay guest fees could result in loss of club privileges.
- A non-member may take part in a lesson but are required to pay the \$5 per day guest fee as well.

TENNIS ETIQUETTE

- The use of profanity, throwing of racquets or slamming of balls is prohibited. You may be asked to leave the premises if you are in violation.
- Courts should be surrendered immediately at the expiration of time if others are waiting. This is a courtesy to all members. Let the group finish their point or game- BE POLITE!
- Members should leave the court immediately when it is time for the court maintenance. This may be for a staff professional or junior staff member.
- Unsupervised children under the age of 10 are not allowed on or around the tennis courts, unless they are playing tennis. Children should NOT be running around the facility distracting tennis players. This includes all areas behind fencing and around the courts themselves.

Fitness Room Rules

- Fitness Facility is for members use only.
- Must be 16 years or older for use; those 14-15 years must be accompanied by an adult during use.
- No food allowed.
- Pets are not permitted in fitness room.
- The fitness rooms are open during regular business hours and during off hours by keyless entry. The fitness rooms are not supervised and use of the equipment is at member's own risk. Please consult your physician before use.
- Wipe down all equipment after use.
- Wear appropriate clothing. Shoes and shirts are required.
- No damp swim suits on the equipment.

RECIPROCAL AGREEMENTS

Reciprocal agreements may be established with other comparable facilities at the discretion of the Management. Members of each Club participating in the agreement are eligible to use the facilities at the other Club, corresponding with their home Club privileges. Agreements will be stipulated for each facility participating. Check with Club Manager for current reciprocal privileges.