CROSS CREEK OF FORT MYERS ASSOCIATION, INC.

MEETING OF CROSS CREEK OF BOARD OF DIRECTORS

APRIL 2, 2026

President Alan Jones called the meeting to order at 9:05 a.m.

Present: Alan Jones, John Castaldo, Barbara Hulsizer, Frank Maranto, Mary Peabody, Bob Kane and Chance Chancellor. Also present were Eileen McGovern, 61 members and 25 members via Zoom.

Peabody verified that a quorum was present and the notice of the meeting was posted 48 hours in advance.

Minutes of March 11, 2026 are pending and will be reviewed with Board Attorney Robert Caves from Becker Law Firm.

Summary

Golf Course Greens Renovation Plans

The board meeting began with introductions of new board members, including Alan Jones as president. The main discussion focused on golf course greens, which have struggled due to poor water and soil quality. Matt reported that a program is underway to flush salts and bicarbonates from the greens, with some improvement already seen. The team plans to close and renovate number 8 green, including removing a shading tree and applying organic fertilizer. Additional work will include aerification in June and addressing tee box leveling issues.

Operational Updates and Summer Plans

The team discussed several operational updates and plans. Dave reported that Easter Sunday reservations were sold out with a waitlist, and the restaurant will adjust hours starting May 1st while cutting back staff for summer. They plan to continue bingo twice monthly during summer and are exploring a partnership with a company for hosting home events. The group also discussed plans for focus groups, with Barbara having set up a procedure to be presented at the next meeting. Regarding facility improvements, they decided to consult attorneys about voting procedures and stage removal, with a plan to get bids and involve members in the decision-making process. Finally, they noted that lake renovations were nearly complete, with well pumps being reinstalled and sod replacement planned for the following week.

Construction and Financial Performance Review

The meeting covered two main topics: construction updates and financial performance. For construction, the team discussed plans to remove and repair well pumps near holes 13 and 14, with MedHour company handling the work. Financial results showed a $156,000 loss in February, $59,000 above budget, and year-to-date performance was $62,000 worse than budget across most departments except golf. The board reviewed voting results on several reserve fund matters, with pooled reserves likely passing but emergency reserve use and audit

waivers failing to meet required thresholds due to changes in condo laws. Mark Woodman questioned why restaurant and golf course budgets consistently exceed projections, to which Frank explained that budget numbers are provided by department managers and approved by the board, with limited adjustments made due to the expertise of operational managers.

Budget Deficits and Revenue Solutions

The board discussed significant budget deficits in both the restaurant and Clubhouse operations, with the restaurant showing a $53,000 loss and the Clubhouse facing challenges due to high fixed costs including sewerage treatment and BlueStream expenses. Dave proposed implementing a $300 annual food assessment per household, which could generate approximately $270,000 in additional revenue, though this proposal was noted to require careful implementation regarding food quality and consistent hours of operation. The discussion highlighted concerns about low voter turnout in board elections and emphasized the need for increased member participation in both governance and operational improvements, with plans to conduct focus groups to generate new ideas for revenue generation and facility utilization.

Board Operations and Financial Planning

The board discussed several key operational matters including the need to increase dues by approximately $200 per quarter to address negative financial numbers and budget shortfalls. They reviewed ongoing property maintenance issues, with plans for a property survey and trimming work being handled by Big T's landscaping company. The board also addressed security improvements, including a planned security assessment by the Lee County Sheriff's Department and formation of a neighborhood watch committee. Additionally, they discussed website improvements and software transitions, noting that previous software companies were reluctant to separate golf and restaurant operations, and plans were made to reassess software options with ProShop staff.

Restaurant Operations and Pro Shop

John discussed the restaurant's food quality, noting improvements but emphasizing the need for further enhancements and potentially revising the menu or pricing. He highlighted the importance of analyzing event profitability, including events like weddings and bingo, to identify areas for cost control. The group also discussed the need for better software to track member versus non-member restaurant visits and considered implementing member discounts. Bob Kane outlined plans for the Pro Shop, including addressing Marlene's departure on May 1st and the need for a golf pro, with discussions on offering benefits to attract qualified candidates.

Golf Course Operations and Maintenance

The meeting focused on golf course operations and maintenance issues. The discussion covered tee time reservations, with concerns about members overbooking and suggestions to implement credit card deposits with 24-hour cancellation policies. The main topic was the condition of the greens, particularly on hole 8, which are 15 years old and showing signs of deterioration. Matt explained that the greens' problems were caused by a combination of poor

water quality, cold temperatures, and salt content, affecting the Sunday turf grass more than other areas of the course. The team discussed plans to potentially replace the temporary green on hole 8 and remove a problematic cypress tree, while also considering bringing in the USGA for a professional assessment.

Golf Course Rules Enforcement Meeting

The group discussed issues with members and visitors violating cart path and greens rules, particularly parking too close to tee boxes and greens. They agreed to organize a meeting with starters, Rangers, and the Pro Shop to establish clear rules and enforcement procedures, including potentially reinstalling blue stakes and implementing better training for staff. Brenda Sarna raised a question about whether the golf course needs a dedicated golf pro, suggesting that an administrative role might be more appropriate given the current low number of professional golfers at the facility.

Golf Course Legal and Insurance Issues

The meeting covered several key issues including a lawsuit resulting from someone falling and breaking ribs near the 16th hole, which is being handled by insurance companies. The discussion also addressed the sewer system contract, where despite potential savings of $400,000 annually by switching to city services, the Florida Public Service Commission confirmed they are locked into their current provider. A significant concern was raised about the need for flood insurance following map changes after Ian, as the property is now in a flood zone, with potential costs of millions if not insured and special assessments for the board if damage occurs.

Flood Insurance and Meeting Scheduling

The board discussed mandatory flood insurance requirements, with member explaining that the Army Corps of Engineers had increased flood zones, making insurance mandatory for many homes. The group agreed to schedule regular monthly meetings on the third Thursday at 9am, starting in May, with the option to cancel summer meetings if needed. Ron raised concerns about Bluestream TV channel limitations when streaming outside the area, which the board learned was due to provider restrictions rather than Bluestream's actions, with approximately 190 of 215 channels still available for streaming.

No further reports were given.

_____motioned, _____seconded to adjourn.
Meeting adjourned at 10:52 a.m.

Barbara Hulsizer
Board Secretary