

OAK
CREEK



OAK CREEK CLUB
HOMEOWNERS ASSOCIATION, INC.

Town Hall Virtual Meeting

DATE: May 12, 2026

6:30 P.M.

BOARD PACKAGE

You are invited to a Zoom meeting.

When: Tuesday, May 12, 2026, at 6:30 pm.

Register in advance for this meeting:

Zoom link:

<https://us06web.zoom.us/meeting/register/sWXCgFEQsferacSO9umZyQ>

After registering, you will receive a confirmation email containing information about joining the meeting.

The meeting agenda will follow separately!

OAK CREEK CLUB HOA, INC.

VISION/MISSION STATEMENT

“At Oak Creek HOA, we are committed to being the premier gated golf community in Prince George’s County, Maryland, where upscale living and community thrive together. Our mission is to provide a safe, well-maintained, and engaged neighborhood that fosters a spirit of togetherness while upholding a standard of excellence in every aspect of community living. Through responsible governance, transparent communication, and proactive stewardship, we strive to maintain beautiful surroundings, exceptional amenities, and a welcoming environment where all residents can take pride in their homes and connections with one another. Our goal is to create a thriving, unified community where neighbors support one another, enjoy meaningful experiences, and collectively enhance the Oak Creek lifestyle.”



TOWN HALL MEETING
Tuesday May 12, 2026 @ 6:30 PM
AGENDA

PAGE

6:30 PM

CALL TO ORDER

6:31 PM – 6:32 PM

EXPLANATION OF VIRTUAL MEETING PROTOCOL (CAMP)

6:33 PM – 6:34 PM

I. REMINDER - COMMITTEE MEMBER OPENINGS

6:35 PM – 6:50 PM

II. THE GROVE/OAK CREEK GOLF EVENTS AND UPDATES (KARA MAYLE, GENERAL MANAGER)

6:51 PM – 7:10 PM

**III. LAND SWAP UPDATE - CLHATCHER, LLC. (CHRIS HATCHER)
AND WHITEFORD TAYLOR AND PRESTON (RAY VIA) – Pending confirmation**

7:11 PM – 7:18 PM

IV. PG POLICE CRIME REPORT UPDATE (OFFICER TYRIK BATTLE)

7:19 PM – 7:40 PM

V. CELLGATE AND ACCESS CONTROL UPDATE (DUNBAR SECURITY AND CELLGATE)

7:41 PM – 8:11 PM

VI. BOARD DECISIONS [TAB A]

NEW BUSINESS

A. Procurement Committee (Volunteer Forms)	6 – 15
B. Budget and Finance Committee (Volunteer Forms)	17 – 18
C. Elections Resolution – All Electronic Voting	20 – 29
D. Strategic Planning Meeting Date – Finalize Project Prioritizations and Adoption	31 – 38
E. Reinvestments – US Treasury Bill 4/15/2026 and Morgan Stanley CD 6/2/2026	40 – 42
F. Recommendation to Invest \$1million from Morgan Stanley Cash Accounts	44 – 58

8:12 PM – 8:42 PM

VII. RESIDENT OPEN FORUM (30 minutes, limit to 2 minutes per household)

8:43 PM

VIII. ADJOURN

Next Board Meeting: **June 9, 2026**

Association Calendar

Oak Creek Club HOA (2026):

****PLEASE SEE ELECTRONIC VERSION OF THE ANNUAL CALENDAR****

TAB

A



Oak Creek Club Homeowners Association, Inc.
Board Decision Request
May 12, 2026

TOPIC: Committee Appointment- Procurement Committee

Motion by:

“I move to approve the appointment of Katona Bryan-Wade, Keenon James, Tracey Pope, Kristian Edwards, and Cheri Tyner to the Procurement Committee.”

Summary:

Please see the attached form regarding the committee appointments below. Please note that the names are listed in the order in which the applications were received.

- Katona Bryan- Wade Received 4-16-2026
- Keenon James- Application Received 4-19-2026
- Tracy Pope- Application Received 4-19-2026
- Kristian Edwards- Application Received 4-19-2026
- Cheri Tyner- Application Received 4-24-2026

Shon Evans – Application received on 4/16/2026. No additional information was provided with the application. Management followed up with Ms. Evans via email on 4/29/2026 to inquire whether she would like to provide any additional background information and/or details regarding procurement experience. No response was received.

CAMP Recommendation:

Management has verified that the members requesting to be a volunteer are in good standing with the association. Management recommends the approval of the request above.



Oak Creek Club Homeowners Association, Inc.
Board Decision Request
May 12, 2026

TOPIC: Committee Appointment- Budget & Finance

Motion by:

“I move to approve the appointment of Patrick Thelwell to the Budget & Finance Committee.”

Summary:

Please see the attached form regarding the committee appointments below.

- Patrick Thelwell

CAMP Recommendation:

Management has verified that the members requesting to be a volunteer are in good standing with the association. Management recommends the approval of the request above.



Oak Creek Club Homeowners Association, Inc.
Board Decision Request
May 12, 2026

TOPIC: Policy Resolution – Electronic Voting for Oak Creek Club HOA Elections

Motion by:

“I move to adopt the Electronic Notice, Voting & Meetings Policy Resolution to implement Electronic Voting procedures for the Oak Creek Club Homeowners Association elections.”

Summary:

The proposed policy would allow the Association to modernize and streamline communications and meeting operations by formally authorizing electronic processes. Key provisions include:

- Allowing Board meetings, Membership meetings, and committee meetings to be held electronically unless otherwise determined by the Board
- Establishing procedures for owners to consent to receiving electronic notices and communications
- Establishing participation requirements and procedures for virtual meetings, including attendance verification and owner participation rights
- Authorizing electronic voting and proxy submission procedures consistent with Maryland law
- Providing standard owner authorization and electronic proxy forms as appendices to the policy

Implementation of this policy would assist the Association with operational efficiency, improve owner accessibility and participation, and provide formal procedures for electronic meetings and voting moving forward.

Resolution Details:

Legal counsel has prepared the attached Electronic Notice, Voting & Meetings Policy Resolution in accordance with the Maryland Homeowners Association Act and the Association’s governing documents. The proposed resolution establishes formal procedures regarding:

- Electronic transmission of notices and Association communications
- Electronic and virtual Board, Membership, and Committee meetings
- Electronic voting and electronic proxy submissions
- Owner authorization requirements for electronic communications
- Procedures and standards for participation in virtual meetings



The resolution cites Maryland Real Property Articles §11B-113.1, §11B-113.2, and §11B-113.6, which authorize homeowners' associations to conduct electronic notice delivery, electronic voting, and electronic meetings, provided the Association adopts appropriate procedures.

CAMP Recommendation:

Management recommends that the Board of Directors adopt the Electronic Notice, Voting & Meetings Policy Resolution as drafted by the association's legal counsel.

VIRGINIA
4114 Legato Road, Suite 200
Fairfax, Virginia 22033

MARYLAND
209 West Street, Suite 302
Annapolis, Maryland 21401

703.821.CAMP (2267) | www.gocampmgmt.com



POLICY RESOLUTION NO. _____
ELECTRONIC NOTICE, VOTING & MEETINGS

WHEREAS, Article 4, Section 4.1 of the Bylaws of the Oak Creek Club Homeowners' Association Inc. (the "Association") provides the Board of Directors ("the Board") of the Association with the authority to exercise for the Association all powers, duties and authority vested in or delegated to the Association and not reserved to the membership by other provisions of the Bylaws, Articles of Incorporation or the Declaration of the Association; and

WHEREAS, Article 4, Section 4.1 of the Bylaws further authorizes the Board to adopt and publish rules and regulations; and

WHEREAS, The Maryland Homeowners Association Act (Real Property Article §11B-113.1) permits the Board to authorize electronic notices regardless of any provisions of the Association's documents, provided each owner individually authorizes the delivery of electronic notices; and

WHEREAS, The Maryland Homeowners Association Act (Real Property Article §11B-113.2) permits a board of directors to authorize electronic voting regardless of any provisions of the Association's documents, provided the electronic transmission contains information that verifies the vote or proxy is authorized by the owner or owner's proxy; and

WHEREAS, The Maryland Homeowners Association Act (Real Property Article §11B-113.6) permits a board of directors to authorize meetings of the homeowners association, the governing body, or a committee of the homeowners association to be conducted or attended by telephone conference, video conference, or similar electronic means; and

WHEREAS, the Board of Directors has determined it to be in the best interests of the Association and its members to establish a uniform policy and procedures for issuing electronic notice and conducting virtual meetings and voting for the Association;

NOW, THEREFORE, in accordance with the Maryland Homeowners Association Act, the Board deems it is necessary and desirable for the benefit of the Association, pursuant to the Board's authority set forth above, to authorize electronic meetings, voting, and the electronic transmission of notices, information and proxies, and adopts procedures for the same.

THE BOARD OF DIRECTORS HEREBY RESOLVES that the following procedures regarding electronic meetings, voting, and the electronic transmission of notices are hereby adopted by approval of the Board on _____:



**POLICY AND PROCEDURES FOR
ELECTRONIC NOTICE, VOTING & MEETINGS**

A. Meetings to be Held Electronically.

1. Unless otherwise determined by a subsequent action of the Board, all meetings of the Board and all meetings of the Members of Oak Creek Club Homeowners' Association, Inc. shall be held electronically pursuant to the procedures set forth below.

B. Electronic Transmission of Notices.

1. The Board may provide notices or deliver information by electronic transmission if an owner agrees to receive electronic notices and/or information and the owner signs the agreement attached to this policy as "Appendix 1" and titled "Authorization for Receipt of Electronic Notice and Transmission" or otherwise provides verifiable authorization (including, without limitation, by electronic transmission) for the same to the Association's Management Agent.

2. In addition, the Board or its authorized agent, shall certify in writing that the Association has provided notice of a meeting or delivered material or information as authorized by the owners. An email verifying that electronic transmission and/or notice was delivered to all owners who previously authorized electronic transmission and/or notice is sufficient to satisfy this requirement.

3. Notice or delivery by electronic transmission shall be considered ineffective if:

(a) The Board or its authorized agent is unable to deliver two consecutive notices; and

(b) The inability to deliver the electronic transmission becomes known to the Board or its agent responsible for sending the electronic transmission.

4. The inadvertent failure of the Board or its authorized agent to deliver notice by electronic transmission does not invalidate any meeting or other action.

5. The Board and the Association may communicate information electronically to any owner that provides the Association or its Management Agent with verifiable authorization to do so, including without limitation, by electronic transmission.

6. It shall be the obligation of each individual owner to ensure that the Association's roster or records contain such owner's contact information necessary for the purposes of receiving electronic transmissions from the Association.



C. Electronic/Virtual Meetings.

1. In order to participate in a meeting of the Association, Board meeting or committee meeting held via electronic means, owners must provide the Board with adequate identifying information to enable the Board or committee members to determine that the individuals are authorized to attend the meeting. Such information may include, but is not limited to, an owner's name, email address, telephone number, and any other necessary identifying information to confirm the individual's authority to attend the meeting. The Board retains the discretion to employ the use of an electronic registration service to verify and log each owners' attendance.

2. All meetings held via electronic means shall be held on a readily available platform. Instructions to access the meeting shall be provided in the meeting notice that is required to be provided to all owners. Instructions shall include a link to allow attendance via video conference or internet exchange, or the telephone number to allow meeting attendance via teleconference. Instructions shall include the meeting identifiers, any passwords required, and any additional information required for access to the meeting.

3. Owners attending any meeting via electronic means shall have the ability to hear all attendees and have the ability to be heard by all attendees or otherwise have the opportunity to participate in the meeting. If an owner who is entitled to participate in the electronic meeting is prevented from doing so due to circumstances not of the owner's making, then the meeting chair is to ensure that all efforts are made to allow the owner to participate. An owner must provide notice to all attendants, participants, and observers of the owner's intent to record any meeting prior to activating any recording device and again upon deactivation of any recording device.

4. Any owner, board member, or committee member attending a meeting by telephone conference, video conference, or similar electronic means shall be deemed present for quorum and voting purposes. Only those owners present during the telephone conference, video conference, or similar electronic meeting shall be authorized to vote a ballot, except that owners who are not present at the meeting may vote by proxy and be considered present for quorum purposes through their proxy.

5. The deadline for return of a ballot to the Association for any matter put to a vote at an electronic meeting shall be determined by the Board, in its sole discretion, except that such deadline shall not be later than twenty-four hours after the conclusion of such electronic meeting, or as provided by the Maryland Homeowners Association Act.

6. The Board and committees may convene in executive session as allowed by law and exclude owners from any executive session.

7. The Board, in its sole discretion, may determine whether any meeting shall be held in-person either in addition to, or in lieu of, the electronic meeting described in this policy.



D. Electronic Transmission of Votes or Proxies.

1. The Board hereby authorizes owners to vote electronically or submit a proxy by electronic transmission to the Association's Secretary or Management Agent if the electronic transmission contains information that verifies that the vote or proxy is authorized by the owner or the owner's proxy. Proxies may be submitted using the form attached hereto as Appendix 2, or any substantially similar form approved by the Board.

2. Owners may authorize the use of a proxy vote and issue instructions to the holder of such proxy. Any proxy not delivered to the Association or its authorized agent prior to the beginning of a meeting shall not be effective to authorize a proxy vote to be cast during such meeting.

3. Electronic voting is merely an alternative form of voting that owners may elect to use. Nothing in this resolution shall prevent an owner from voting in person or through duly authorized proxy as set forth in the Association's Declaration and Bylaws.

4. Candidates for election to the Board nominated from the floor may only receive votes from members in attendance at the meeting and from proxies that have specifically been instructed to cast a vote for that candidate by name; Only a directed proxy which includes the name of the person to be voted for shall be effective to authorize a proxy vote to be cast in the election of any member to the Board.



Appendix 1

Authorization for Receipt of Electronic Notice and Transmission

I/We, _____, being the Owner(s) of _____, which is located within the Oak Creek Club Homeowners' Association, Inc. (the "Association"), hereby authorize the Board of Trustees, and its agent(s), in accordance with the Maryland Homeowners Association Act, to provide me/us with electronic notice of any and all affairs before the Association, including notice of meetings, and to delivery any and all information, materials and documents via electronic transmission.

E-mail address(es): _____

Phone Number(s): _____

Alternate Mailing Address (for non-resident owners)

Signed: _____

Printed Name: _____

Date: _____

Signed: _____

Printed Name: _____

Date: _____

Signed: _____

Printed Name: _____

Date: _____



Appendix 2

ELECTRONIC PROXY

I/We, _____, being the Owner(s) of _____, which is located within the Oak Creek Club Homeowners' Association, Inc. (the "Association"), do hereby constitute and appoint as my/our true and lawful Proxy Holder:

(print the name of the natural person you appoint as your proxy holder; if no person is so named, you shall be deemed to have selected the Association's Management Agent as your Proxy Holder).

My/Our Proxy Holder shall have full power of substitution and revocation to cast my/our vote as if personally present at the meetings of the Association and at all adjournments and/or continuations thereof for the transaction of any and all motions that may properly come before the meeting in accordance with the notice of the meeting, including election of Board members, except that only a directed proxy may be utilized to vote for the election of a member of the Board of Directors.

Directions to Proxy:

(If you wish to instruct your Proxy how to vote on certain matters, or wish your proxy to be considered in the election of certain members to the Board of Directors, you must provide your instructions below)

I hereby instruct my proxy to vote in favor of the following:

IN WITNESS WHEREOF, the undersigned has/have executed this document on this _____ day of _____ 20____.

Signature(s) of Owner(s)

Printed name(s) of Owner(s)

This proxy must be signed to have any effect at all. The undersigned hereby ratifies and confirms all that my/our Proxy Holder may do by virtue of this completed proxy. This proxy shall not be revoked except by actual notice of revocation by the undersigned in person, in writing to the person presiding over a meeting of the Oak Creek Club Homeowners' Association, Inc., or upon the passage of 180 days from the date hereof.



RESOLUTION ACTION SHEET

Resolution Number: 2026-____
Resolution Title: Electronic Notice, Voting & Meetings Policy
Date of Adoption: _____, 2026

The above-referenced Resolution was adopted by the Board of Directors as of the date set forth.

Signatures:	Vote: (Y/N)
_____ Director	_____
_____ Director	_____
_____ Director	_____
_____ Director	_____
_____ Director	_____

ATTEST:

Secretary

Date

DRAFT

Timeline - 2026 Oak Creek Board of Directors Election	
Milestone	Date
Provide Resolution to CAMP for May board packet	Tuesday, April 28, 2026
Board Resolution re Maryland HOA Act (Oct 2025) Changes to Elections	Tuesday, May 12, 2026
Begin Prep for annual meeting announcement and Call for candidates	Tuesday, May 19, 2026
Develop criteria for selecting Independent Agent	Tuesday, May 19, 2026
Recommend: Begin ongoing effort to get electronic communications opt-in from owners (CAMP)	Tuesday, May 26, 2026
- Send bi-weekly notices to residents requesting a response.	Ongoing beginning June 9, 2026
Determine Independent Agent for Election	Tuesday, June 16, 2026
Send notice of Electronic Voting	Tuesday, August 4, 2026
Annual Meeting Announcement and Call for Candidates Sent to Residents	Tuesday, August 4, 2026
Develop and implement marketing for Call for Candidates	TBD
Deadline for Candidate Submission Forms	Tuesday, August 25, 2026
Annual Meeting Notice, Candidate Forms Sent to Residents	Tuesday, September 8, 2026
Develop and implement marketing for Candidate Forum	TBD
Candidate Forum	Tuesday, September 22, 2026
Electronic Voting Opens, Paper Ballots Accepted	Wednesday, September 23, 2026
Develop and implement marketing to remind residents to vote	TBD
All Voting Closes	Thursday, October 8, 2026
Ballot Count and Validation	Friday, October 9, 2026
Annual Meeting and HOA Election Results Shared with Community	Tuesday, October 13, 2026
Review of Election Process begins	Tuesday, October 20, 2026



Oak Creek Club Homeowners Association, Inc.
Board Decision Request
May, 12,2026

TOPIC: Strategic Planning Meeting - May 28, 2026

Motion by:

"I move to approve Thursday, May 28, 2026 at 6:30 pm, as the official date for the Board Strategic Planning Meeting to finalize project prioritizations and adoption."

Second by:

Summary:

Management is requesting that the Board of Directors approve Thursday, May 28, 2026 at 6:30 pm as the official date for the Board Strategic Planning Meeting to finalize project prioritizations and adoption. This meeting will provide the Board, Committees, and Management an opportunity to discuss long-term planning initiatives, operational goals, governance priorities, committee collaboration, and community objectives for the Association.

CAMP Recommendation:

Management supports adoption of this motion.

Budget:

N/A

Oak Creek Club HOA
2026–2027 Strategic Planning Initiative
To: Management Company, and All Committees
From: Board of Directors
Date: March 10, 2026
Subject: Launch of 2026–2027 Strategic Planning Process

Purpose of This Announcement

The Board of Directors has initiated the development of the Oak Creek Club HOA 2026–2027 Strategic Plan. This plan will establish the Association’s priorities for the next two years and guide decision-making related to financial management, operational efficiency, and infrastructure maintenance.

The purpose of this effort is to ensure that the Association’s resources are aligned with its most critical needs while supporting responsible governance, proactive asset management, and transparency for homeowners.

As part of this process, the Board is requesting the participation of the Management Company and all Committees to assist in identifying and prioritizing projects and operational initiatives that support the Strategic Plan’s focus areas.

Strategic Focus Areas

- Financial Health and Budgeting
- Operational Efficiency
- Infrastructure Maintenance

Role of Management and Committees

Management and Committees play an important advisory role in this process; however, the Board retains final authority for the prioritization and adoption of the strategic plan. Specifically, you are asked to:

- Review the Strategic Focus Areas and related objectives.
- Identify projects, operational improvements, or initiatives that support these objectives.
- Submit a prioritized list of recommended projects or initiatives within your area of responsibility outlined in your committee’s charter.
- Provide brief supporting information for each submission, including purpose, estimated scope, and any known operational or financial considerations.

Board members are also invited to submit strategic initiatives that align with the Association’s focus areas and address governance, financial oversight, or risk management issues. Submissions will focus on strategic priorities rather than operational tasks and will be limited to a small number of high-impact initiatives.

The submissions from Management, Committees and Board members will be consolidated into a Master Project Prioritization List that will be reviewed by the Board.

Following the Board’s review and adoption of the Strategic Plan and Project Prioritization List, Management, working in coordination with the appropriate Committees, will develop detailed action plans for approved Tier 1 strategic initiatives. These action plans will include milestones, responsible parties, timelines, and performance metrics and will be presented to the Board for approval.

Strategic Planning Calendar

Date	Activity	Owner
March 7, 2026	Board Meeting - Strategic Framework, Goals & Outcomes	Board
March 12, 2026	Directive to Management & Committees to prepare Project Prioritization list based on Strategic Framework	Board, Management
March 16 - 20, 2026	Distribute Homeowner Survey	Management
March 31, 2026	Deadline to receive survey responses (10 days from mailing)	
April 13, 2026	Deadline to receive Project Prioritization list from Management & Committees	Management, Committees
April 16, 2026	Consolidate and distribute master Project Prioritization list, and survey results to Board	Management/Treasurer
April 23, 2026 <i>(Replaces March 17th meeting)</i>	Board Meeting - Project Prioritization Presentations	Board, Management & Committees
TBD	Board Meeting - Finalize Project Prioritizations and Adoption	Board
TBD	Development of Action Plans for Approved Strategic Initiatives	Management & Committees
TBD	Disseminate the final strategic plan, detailed action plans and timelines to the community.	Management, Communication Committee

The Board appreciates the time and expertise that Management and Committee members contribute to the Association. Your participation in this process will help ensure that Oak Creek Club continues to operate effectively while protecting the long-term interests of the community.

Attached is a directive outlining the preparation and submission of a draft Project Prioritization List, along with the template to be used for your submission. Also attached are the Board-adopted 2026–2027 Strategic Goals for your reference.

Thank you for your continued service and support.

Oak Creek Club HOA
Board of Directors

Directive to Management and Committees

Preparation and Submission of Draft Project Prioritization List

Purpose

To ensure a disciplined, risk-based approach to strategic planning, Management and all Committees are directed to compile and submit a proposed Master Project List for Board review and prioritization.

1. Scope of Submission

Management and Committees shall identify and submit all proposed projects, initiatives, and material improvements anticipated in 2026 & 2027, including but not limited to:

- Financial process improvements
- Collections and delinquency initiatives
- Governance and policy updates
- Vendor performance reviews
- Capital repairs and replacements
- Deferred maintenance items
- Safety-related improvements
- Compliance or legally required actions

Routine operational tasks and recurring maintenance activities should not be included unless they involve material risk, cost escalation, or structural change. Review areas within committee's responsibility as outlined in charter. Ensure alignment with the most recent reserve study as applicable.

2. Required Project Information

Each submitted project must include the following information in the Master Project List format:

1. Project Name
2. Strategic Focus Area
 - Financial Health & Budgeting
 - Operational Efficiency
 - Infrastructure Maintenance
3. Brief Description (1–3 sentences)
4. Risk Category (e.g., Safety, Legal/Compliance, Financial, Deferred Maintenance, Governance)
5. Estimated Cost (range acceptable if necessary)
6. Proposed Funding Source (Operating, Reserve, Other)
7. Risk if Delayed (financial, safety, legal, operational)
8. Regulatory or Legal Requirement (if applicable)
9. Estimated Timeline (start and completion window)
10. Recommended Priority Level (if known, optional)

Incomplete submissions may not be included for Board prioritization.

3. Risk-Based Framing Requirement

Submissions must clearly identify:

- The risk the project addresses, if applicable
- The consequence of delay
- Whether delay increases financial exposure

Projects should be framed in terms of **risk mitigation and long-term asset protection**, where applicable, not preference or aesthetics.

4. Submission Timeline

- Committee submissions due to Management & Treasurer: **April 13, 2026**
 - Femi Aje, Onsite General Manager: faje@oakcreekclub.com
 - Michael McFarlane, Treasurer: jamusicmike@gmail.com
- Consolidated draft Master Project List submitted to Board: **April 16, 2026**
- Board review and scoring: Prior to Prioritization Meeting scheduled for **April 23, 2026**

Oak Creek Club HOA

2026/2027 Strategic Goals

Executive Summary

This Two-year Strategic Plan outlines the Oak Creek Club Homeowners Association's (Association) priorities and focus areas for the next two years. It is intended to guide Board decision-making, align resources with the Association's most pressing needs, and provide homeowners with a clear understanding of how the Association will manage its finances, protect its assets, and operate responsibly.

Over the next two years, the Board's primary focus will be on Financial Health and Budgeting, Operational Efficiency and Infrastructure Maintenance. These priorities reflect both current operating conditions and the Board's fiduciary responsibility to protect the long-term interests of the Association and its homeowners.

A key emphasis of the plan is strengthening the Association's financial position. This includes improving cash flow through enhanced collection practices, ensuring accurate and timely financial reporting, and aligning operating results with reserve funding and long-term planning. The Board will also review high-risk financial areas, including delinquencies, to reduce exposure and promote fairness among homeowners.

Governance and operational effectiveness are also central to this plan. The Board will focus on improving policies, procedures, and coordination with the Management Company, committees and professional advisors to support consistent, informed, and defensible decision-making.

The plan further prioritizes the proactive maintenance and preservation of the Association's physical assets. By using a risk-based approach to project planning and prioritization, the Association aims to address safety, compliance, and maintenance issues before they escalate into more costly or disruptive problems.

Finally, the Board recognizes the importance of clear communication and homeowner engagement as it works through its primary focus areas. Throughout the year, homeowners will receive timely updates on financial performance, major projects, and strategic initiatives to promote transparency and trust.

This Strategic Plan is intended to be a living document. Progress will be monitored regularly, and adjustments will be made as necessary to respond to changing conditions while remaining focused on the Association's long-term health and stability.

Organizational Overview

Governance Structure

- Board of Directors
- Management Company
- Committees (*Budget & Finance, Community Access, Communications, Covenants, Elections, Facilities, Grounds, Social*)

Vision

At Oak Creek HOA, we are committed to being the premier gated golf community in Prince George's County, Maryland, where upscale living and community thrive together.

Mission

Our mission is to provide a safe, well-maintained, and engaged neighborhood that fosters a spirit of togetherness while upholding a standard of excellence in every aspect of community living. Through responsible governance, transparent communication, and proactive stewardship, we strive to maintain beautiful surroundings, exceptional amenities, and a welcoming environment where all residents can take pride in their homes and connections with one another. Our goal is to create a thriving, unified community where neighbors support one another, enjoy meaningful experiences, and collectively enhance the Oak Creek lifestyle.”

Strategic Focus Areas

1. Financial Health and Budgeting
2. Improve Operational Efficiency
3. Infrastructure Maintenance

Key Strategic Priorities and Outcomes

1. Financial Health and Budgeting

Goal 1: Ensure the Association's finances remain sound, transparent, and sustainable.

Key Objectives:

- Improve cash flow by reducing delinquency rates through enhanced pre-collection and post-referral processes.
- Strengthen coordination with legal counsel and management regarding collection status reporting and escalation.
- Review and update financial controls and reporting practices to support transparency and accountability.
- Monitor budget income and expenditures to ensure finances remain aligned with the Association's approved operating budget and strategic goals.

Goal 2: Enhance the Association's ability to collect assessments in a timely and equitable manner.

Key Objectives:

- Standardize delinquency tracking and reporting using electronic, reconcilable formats.
- Clarify roles and responsibilities among the Board, committees, Management Company, and legal counsel related to collections.
- Establish cadence to review high-balance delinquent accounts and identify additional collection strategies where appropriate.
- Implement clear timelines for delinquency notices and referrals.

2. Improve Operational Efficiency

Goal 1: Ensure day-to-day operations are efficient, consistent, and well-documented.

Key Objectives:

- Review vendor performance and service agreements.
- Improve coordination between the Board, Committees, Management Company, and professional advisors.
- Standardize processes for recurring operational tasks.
- Identify opportunities to reduce costs without compromising service quality and safety.

Goal 2: Strengthen governance practices to support informed, consistent, and defensible decision-making.

Key Objectives:

- Establish clear policies for financial oversight, collections, and vendor management.
- Establish clear policies and procedures to improve coordination between the Management Company, committees and professional advisors to support consistent, informed, and defensible decision-making.
- Ensure decisions are aligned with the Association's long-term interests and governing documents.
- Improve incident tracking and follow up processes.

3. Infrastructure Maintenance

Goal: Proactively maintain and protect the Association's physical assets to avoid costly future repairs.

Key Objectives:

- Secure an updated reserve study for the Association.
- Prioritize maintenance and capital projects using a risk-based framework focused on safety, compliance, and asset preservation.
- Align short-term projects with the Association's reserve study and long-term capital plan.
- Address deferred maintenance items that present increased financial or operational risk.
- Improve documentation and tracking of completed and pending projects.

Next Steps

- Develop Master Prioritization List
- Assign owners (Board, Committees, Management)
- Following adoption of the Strategic Plan and Project Prioritization List, Management, in coordination with applicable Committees, shall develop detailed action plans for each approved Tier 1 strategic objective. These action plans shall define major milestones, responsible parties, timelines, and performance metrics and shall be presented to the Board for review and approval at the next regular Board meeting.
- Disseminate the final strategic plan, detailed action plans and timelines to the community.



Oak Creek Club Homeowners Association, Inc.
Board Decision Request
May 12, 2026

TOPIC: REINVESTMENT OF ONE MATURED MORGAN STANLEY US TREASURY BILL AND ONE MATURING MORGAN STANLEY CD.

Motion by:

"I move to approve the reinvestment of one Morgan Stanley US Treasury Bill in the amount of \$120,000, and one Morgan Stanley CD in the amount of \$50,000, with maturity dates of April 15, 2026, and June 2, 2026 respectively in accordance with the investment ladder recommendation of the Association's Financial Advisor."

Second by:

Summary:

There is one matured Morgan Stanley US Treasury Bill that matured on 4-15-26 and one upcoming maturing Morgan Stanley CD maturing on 6-2-26 that are held in the Special Projects Fund and Replacement Reserve as follows:

Morgan Stanley - GS (Special Projects Fund)

Table with 9 columns: Description, Bank Name, Treasury Bill Value, Treasury Bill Number, Purchase Date, Maturity Date, APR, Investment Amount, Accrued Interest as of 03/31/2026. Row 1: US Treasury Bill, Morgan Stanley, 120,000.00, [redacted], 7/24/2025, 4/15/2026, 3.750%, 120,000.00, 2,064.56

Morgan Stanley - CDs (Reserves)

Table with 9 columns: Description, Bank Name, Original Investment Cost, CD Number, Issued Date, Maturity Date, APR, Investment Amount, Accrued Interest as of 03/31/2026. Row 1: Discover Bank, Morgan Stanley, 50,000.00, [redacted], 6/1/2023, 6/2/2026, 4.600%, 50,000.00, 758.24

Management recommends that the Board consider reinvestment at this time while the strategic planning process to finalize and prioritize projects remains pending, along with the completion of the full evaluation of the Draft 2026 Reserve Study. Additionally, several securities are scheduled to mature later this year, and sufficient cash reserves will remain available, even after the proposed investment of \$1 million from the Morgan Stanley cash accounts, to support the funding needs of the multiple projects currently anticipated for FY2026.

At the Budget and Finance Committee meeting held on May 4, 2026, the committee did not review or provide recommendations regarding these investment matters pending additional direction from the Board. During the meeting, the Committee also invited Mr. Ted Hart of Morgan Stanley to provide information and facilitate discussion regarding investment-related topics, including the differences between Brokerage and Advisory Financial Services.

CAMP Recommendation: Management supports adoption of the motion.

Budget: N/A

Committee Recommendation (if Any): N/A



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Oak Creek Club Homeowners Association, Inc.
Board Decision Request
MAY 12, 2026

TOPIC: RECOMMENDATION TO INVEST \$1 MILLION FROM MORGAN STANLEY CASH ACCOUNTS

Motion by:

“I move to approve the investment of \$1,000,000 currently held in cash accounts at Morgan Stanley, superseding the Board’s prior approval regarding reinvestments as approved in the February 10, 2026 Board Meeting.”

Second by:

Summary:

The recommendation to invest \$1 million from Morgan Stanley cash accounts was previously considered at the April 14, 2026 Board Meeting. At the meeting, four of the five board members were present. That number satisfied the quorum requirement so business, including the vote at issue, could proceed. The vote did not pass with the understanding that of the four members present, two voted in favor, one abstained, and one voted no. The Board has reviewed additional information, evaluated the current circumstances, and considered legal guidance and operational needs related to this matter. Accordingly, this agenda item is being added as New Business for consideration during the business portion of the May 12, 2026 Town Hall Meeting.

Below is the summary of the April 14, 2026 Board Meeting Package:

Management, together with the Board Treasurer and Board President, met virtually with the Association’s financial broker, Mr. Ted Hart, on Wednesday, March 18, 2026, to review the status of the Association’s financial assets (please refer to the attached document; minor variations in totals may be noted). During this meeting, it was recommended that a portion of the funds currently held in non-interest-bearing cash accounts at Morgan Stanley be invested. **This recommendation was presented to the Budget & Finance Committee via consent agenda and received unanimous approval on March 22, 2026.** Accordingly, a Consent Agenda item was provided to the Board for review and action, recommending investment of \$1,000,000 from these accounts. This recommendation reflects the guidance provided by Mr. Hart, as summarized below.

At present, the Association holds approximately \$1,200,000 in cash, along with two CDs that matured in March. Based on this, Mr. Hart is comfortable with the Association’s liquidity position. Additionally, the Association maintains approximately \$326,000 in cash at Banc of California. The Committee previously recommended the reinvestment of the following maturing instruments as well as some others that matured already in FY2026:

- BMO Harris Bank CD (\$150,000) matured March 18, 2026
- U.S. Treasury Bill (\$75,000) matured March 15, 2026

This updated recommendation supersedes those prior actions in favor of a consolidated investment approach aligned with current cash management and reserve funding objectives. While Mr. Hart has not provided specific details of the proposed investment ladder, management has supplied him with the 2026 Reserve Budget, a 3-year reserve study expenditure spreadsheet (FY2023 to FY2025), and the 2023 Reserve Study. He is also aware that the Reserve Study is being updated this year and will structure the ladder to align with projected expenditures. **Below are previous Board approved motions at the February 10, 2026 Board meeting:**

As per the Consent Agenda item on February 10, 2026 Board Meeting Agenda:

TOPIC: Consent Agenda Items

Motion by:

"I move to ratify the vote taken by the Board of Directors on Friday, January 16, 2026, approving the reinvestment of two maturing Stanley Morgan Certificates of Deposit, each in the amount of \$100,000, maturing on February 6, 2026, and February 25, 2026.

"I move to ratify the vote taken by the Board of Directors on Friday, January 16, 2026, to approve the DMV Gates proposal in the amount of \$9,756.24 for the procurement and installation of one (1) Lift Master Heavy Duty Dual Swing Gate Operator. To be expensed from the Repair/Replacements.

Second by:

Summary:

Two Maturing Morgan Stanley CDs
Fox Turn Resident Lane - Heavy Duty Dual Swing Gate Operator Replacement

Please see all attached documentation.

As per the Board Decisions – New Business item on February 10, 2026 Board Meeting Agenda:

TOPIC: MATURING CDS

Motion by:

"I move to approve the reinvestment of the following CD and U.S. Treasury Bills with upcoming maturity dates:

1. BMO Harris Bk in the amount for \$150,000 that expires March 18, 2026;
2. U.S. Treasury Bill in the amount of \$75,000 that expires on March 15, 2026
3. U.S. Treasury Bill in the amount of \$120,000 that expires on April 15, 2026"

Second by:

Summary: The Budget and Finance Committee meeting was on Monday, February 2, 2026. During the meeting, the following investments maturing in March and April 2026 were discussed:

1. BMO Harris Bk in the amount for \$150,000 that expires March 18, 2026
2. U.S. Treasury Bill in the amount of \$75,000 that expires on March 15, 2026
3. U.S. Treasury Bill in the amount of \$120,000 that expires on April 15, 2026

The Committee reported that "Due to the Committee not meeting the size requirements set forth in its charter, the Committee sought legal counsel and was advised that it may continue to meet and make recommendations to the Board. However, the Committee will be required to reconvene to revise and/or affirm any recommendations once the Committee is fully constituted or if the Board approves a temporary amendment to the charter permitting the Committee to act with four members. Accordingly, any actions or decisions made by the Committee at this time are advisory in nature and not binding."

CAMP Recommendation: Management supports adoption of this motion. Management also awaits further financial recommendations from the association's Financial Advisor, Mr. Ted Hard of Morgan Stanley.



Budget: N/A. This action represents a reallocation of existing funds to optimize returns; no new expenditure is required.

Committee Recommendation (if Any): The Budget & Finance Committee supports adoption of this motion in accordance with Mr. Hart's recommendations.