DESTINATION VACATION



Hyatt Vacation Club® at Sunset Harbor

BOARD UPDATE

Sunset Harbor Resort Condominium Association, Inc.

Greetings Owners,

On behalf of your board of directors, our hope is that you and your family members are all doing well and are enjoying the holiday season.

During 2025, the board made significant upgrade investments, many of which will be evident upon your forthcoming stay at our resort. Hearing your concerns and comments, we undertook a refresh of all villas with new flooring, paint, sofa, coffee table, draperies, balcony furniture, and other amenities. We also replaced our aging 30-year-old roof. However, these enhancements came with a cost as our board is committed to maintaining a safe and healthy environment while preserving an adequate reserve fund level.

Going into 2026, we have two main priorities: (a) begin to rebuild our reserve funds primarily to address required structural integrity items (Structural Integrity Reserve Study - SIRS) and (b) plan for continual future needs such as villa upgrades. For these reasons, the board has decided to approve a budget that will increase everyone's annual maintenance dues by about \$275 going into 2026. Further, the board is working with the management company on updating the timeline process for villa foreclosures and delinquencies that will foster additional revenue to offset funding our reserves account. As a point worth mentioning, our resort has never incurred any special assessment(s) that would be coupled with increased maintenance dues.

While none of us like this increase, it is reality due to inflationary operating expenses and complying with the State of Florida structural integrity requirements that came in the wake of

the condominium collapse in Miami a few years ago. Our plan focuses on rebuilding our reserve fund balance. Eventually there will be replacement of all sliding glass doors and windows, repainting the exterior buildings, and continuing with our villa enhancement initiatives.

I wish we had an endless bucket of money to pay for all improvements without these increases. However, in view of the board, Sunset Harbor is still an excellent value in comparison to the other astronomical hotel and resort rates throughout Key West.

Consider, where else can you have a great location to stay just blocks away from wonderful dining and entertainment venues, enjoy multiple resort activities and spectacular sunsets, park your vehicle for an entire week in the garage adjacent to our property for only \$40, along with other advantages? The upgrades made in 2025 and those coming will enhance your vacation stays at beautiful Sunset Harbor.

Please take a moment to look at our Association website, especially the minutes from our board meetings, which will provide insights as to our decision-making and partnership with the management team. The website can be accessed at SunsetHarborKeyWest.com.

Kind Regards, George E. Detsis President, Board of Directors Sunset Harbor Resort Condominium Association, Inc.

Resort News

Hyatt Vacation Club® at Sunset Harbor



A MESSAGE FROM THE GENERAL MANAGER

Hi Owners,

It's one of our favorite times of year at Hyatt Vacation Club® at Sunset Harbor — when so many other states are entering the deep winter months, the mild temperatures and warm sunshine of the Florida Keys provide a welcome respite for so many of you.

As we wrap up another sunny year here in Key West, I wanted to take a moment to share some exciting updates and extend a heartfelt thank you.

As your board president shared, we gave our villas a fresh new look and completed a full roof replacement across the property. These upgrades and the other projects were all about making your stay even more relaxing and enjoyable. The feedback we've received has been overwhelmingly positive, and we're thrilled that these enhancements have made a meaningful impact.

None of this would have been possible without the dedication and hard work of our team along with the support of the board of



directors. Their commitment to excellence and tireless effort in managing multiple projects simultaneously is truly commendable. I'm proud of what we've accomplished together and grateful for the passion they bring to Sunset Harbor every day.

While we celebrate these milestones, our work is far from done and we're not slowing down. We're already planning for 2026, with more improvements on the horizon. Our mission is simple: to create a welcoming, well-maintained retreat where you can kick back, recharge, and make lasting memories.

Whether you're joining us for the holidays or planning a trip down the road, we can't wait to welcome you back. This is truly a special season in Key West.

From our family to yours, happy holidays, Fabian Garcia, General Manager

CONTACT INFORMATION

General Manager | Fabian García | fabian.garcía2@vacationclub.com | Phone: 305.292.2001

Community Association Manager | Jon Dindo | Hours: Monday-Friday, 9 AM-5 PM (Subject to Change)

(responsible for overseeing daily operations, property management, and providing administrative and governance support for the Association)

GENERAL INFORMATION

Check-in: 4 PM | Checkout: 10 AM | No Smoking, No Pets
Visit the front desk for the Experience Calendar and information about the weekly GM Forum.

LET'S GET SOCIAL!

Use #VacationChampions to share your photos — and the power of vacations. Follow and tag us on Facebook and Instagram.





Resort News

Hyatt Vacation Club® at Sunset Harbor

COMPLETED PROJECTS

VILLA REFRESH

In October, we finished work to upgrade each villa. This included new flooring to replace the existing carpeting, new balcony furniture, freshly painted accent walls in all bedrooms, new curtains in the living rooms, and new couches, chairs, and coffee tables in common spaces.

ROOFING REPLACEMENT

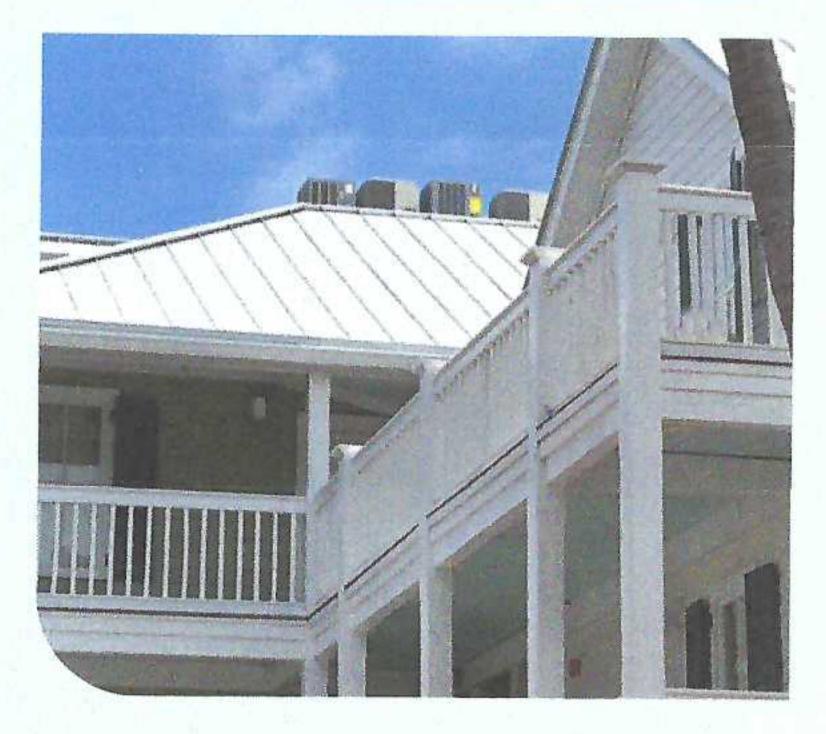
Between the Florida heat and our strong storms, roofs in the Keys must be made to last. Increasingly, extreme weather means we need to have our resort safeguarded against strong winds and heavy rains — which is why we replaced our roof this past year. We are extremely pleased with the result of our upgrade.

OTHER COMPLETED PROJECTS

- Replaced patio furniture throughout the resort to enhance guest comfort and aesthetics.
- Replaced in-villa telephones, water heaters, and HVAC thermostats to improve functionality and energy efficiency.
- Performed routine maintenance and repairs on wood decking across the resort for safety and appearance.
- Replaced aging rooftop condensers to maintain optimal HVAC performance.
- Upgraded guest-use computer and printer in the lobby to improve accessibility and service quality.
- Replaced pool water heaters to ensure consistent water temperature for swimming enjoyment.







Resort News

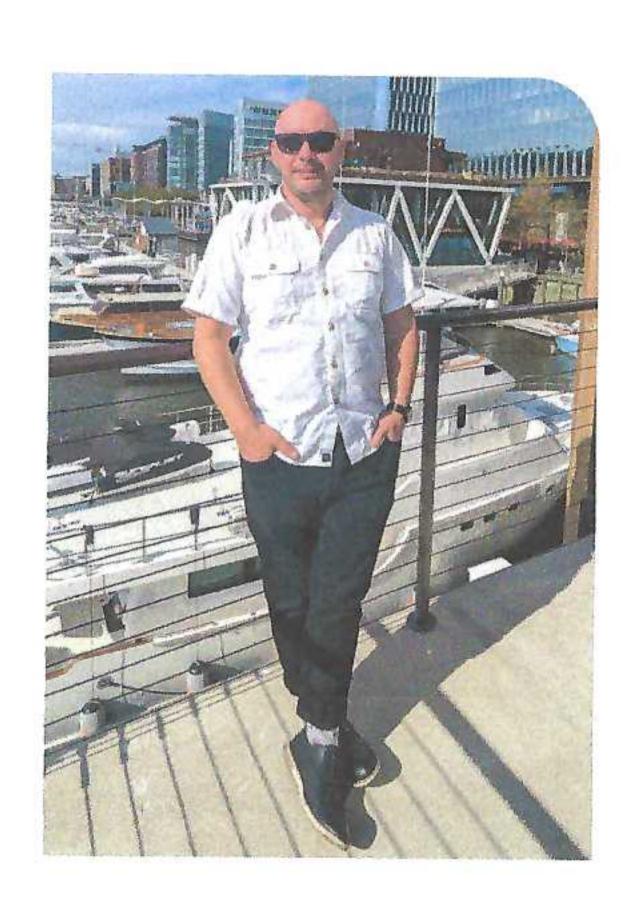
Hyatt Vacation Club® at Sunset Harbor

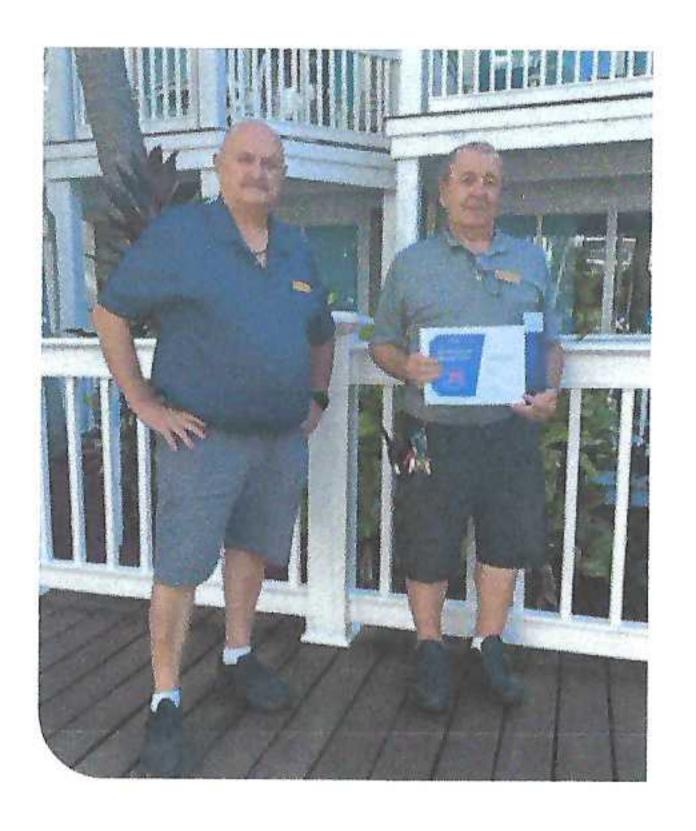
ASSOCIATE SPOTLIGHTS

WELCOME, DANIEL E.

Please join us in welcoming Daniel E., our front office manager, who started with us in March. Daniel has worked in hospitality for more than 20 years, with most of his experience in full-service, high-end resorts. He spent the first 16 years of his hospitality career at a four-diamond casino resort in Michigan, where he worked in progressive leadership roles across all operational functions, including laundry, housekeeping, waiting tables, and the front office. He found his home in the front office function, where he stayed before joining us earlier this year.

Outside of work, Daniel loves traveling with his wife and three children. They have enjoyed trips to the Disney theme parks in California, Florida, and Paris, with plans to visit Tokyo Disney in 2026. They have also been to Mexico, Iceland, and Canada.





CONGRATULATIONS, VASYL T.!

In October, Vasyl T., our maintenance supervisor, celebrated an incredible 25 years of service with Sunset Harbor. Those Owners who know Vasyl understand how valuable he is to our team. His dedication and intricate knowledge of our operations is integral to our success, and he is an incredible asset to our resort.

Vasyl came to the United States from Ukraine in 2000 with his wife and two children. They love the small town feel Key West offers. In his personal time, Vasyl enjoys the ability to go fishing. Thank you to Vasyl for all you do for Owners and in our wonderful slice of the Keys.

UPDATED BOOKING OPTIONS FOR THE ASPEN MOUNTAIN RESIDENCES*

We are pleased to inform you that reservations can now be made at The Aspen Mountain Residences for 3 to 7 nights, with arrival days varying based on the length of your stay.

- For 3-night stays: Arrive on Thursday, Saturday, or Sunday
- For 4-night stays: Arrive on Tuesday, Wednesday, Saturday, or Sunday
- For 5, 6, or 7-night stays: Arrive on Saturday or Sunday

Note: All reservations are based on availability and must be made at least 72 hours in advance. *The Aspen Mountain Residences is not owned or operated by HV Global Group, Inc. or its affiliates and is not a Hyatt Vacation Club® resort.

Local News

Key West, Florida

'TIS THE SEA-SUN*

There's nothing quite like the Keys during the holidays, where our Owners and guests enjoy the warm glow of the lights with sandy toes from the beach. It's a special combination. As you visit this winter, check out some of our favorite events from around town to get into the swing of the season.

CONCH TOUR TRAIN HOLIDAY SIGHTS AND FESTIVE NIGHTS TOUR

December 11 through 23

All aboard for this hour-long tour that swings by the island's most elaborately decorated houses, buildings, and neighborhoods. During the available dates, tours leave on a regular basis throughout the evening, and private charters are also available. Reservations are required. Visit the Conch Tour Train website for details.

KEY WEST LIGHTED BOAT PARADE

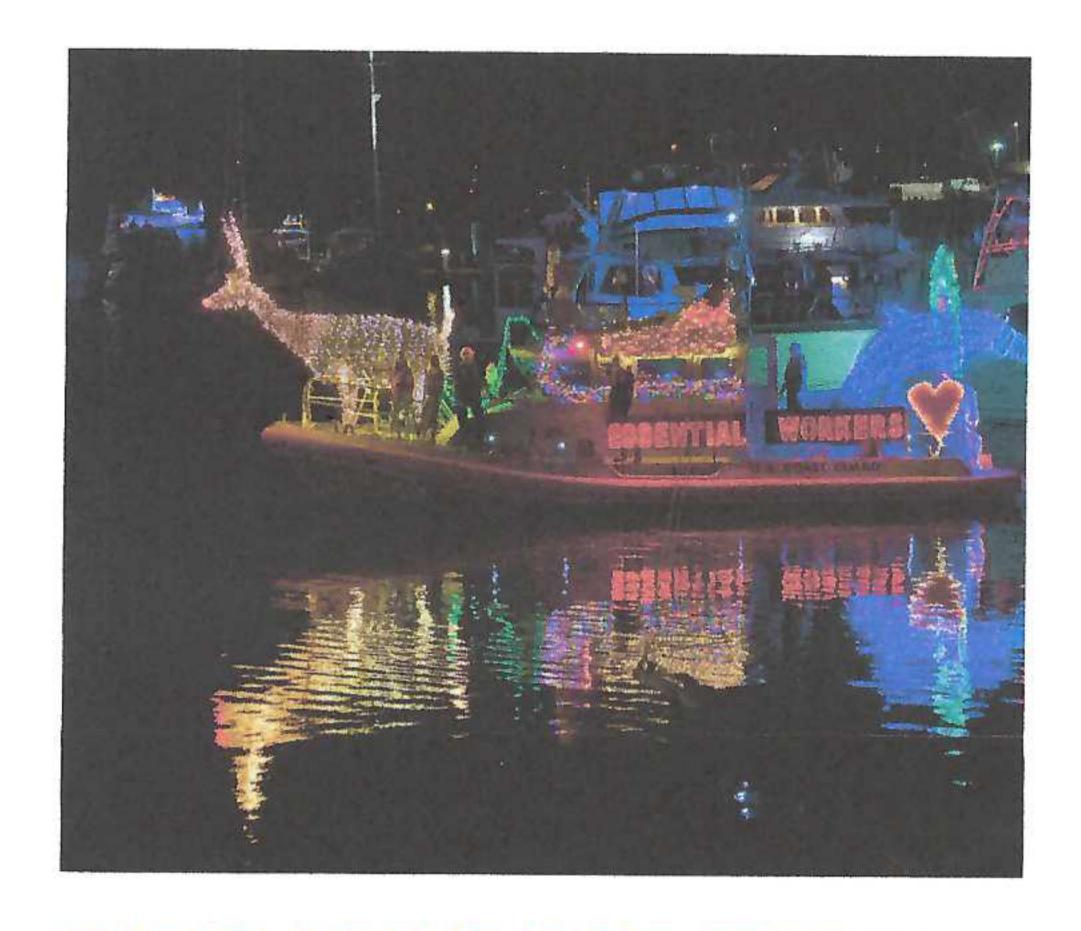
December 13

They say some things only happen in Key West, and the 34th Annual Lighted Boat Parade is one such celebration. Free of charge to attend, grab a spot close to the Schooner Wharf & Galley restaurant — the official home base for the event — for live holiday music, performances, and to grab a drink. Once the sun goes down, a nautical display of lights and creativity illuminates the night, and a winner is crowned.

NEW YEAR'S ON DUVAL STREET

December 31

One of the busiest nights of the year, there is no place quite like Duval Street to ring in the New Year. From the famous Red Shoe Drop in front of the Bourbon St. Pub/New Orleans House complex to the equally iconic Conch Shell Drop at Sloppy Joe's, there is no shortage of spectacles to help welcome 2026.



FLORIDA KEYS SEAFOOD FESTIVAL

January 17 and 18

Held at Truman Waterfront Park, this festival offers fresh seafood, local vendors, and family-friendly fun.

KEY WEST FOOD & WINE FESTIVAL

January 28 through February 1

Over 30 events including waterfront tastings, wine dinners, and chef collaborations. A must for foodies!

MILE O FEST

January 27 through 31

A boutique music festival featuring Americana and Red Dirt artists across multiple stages.

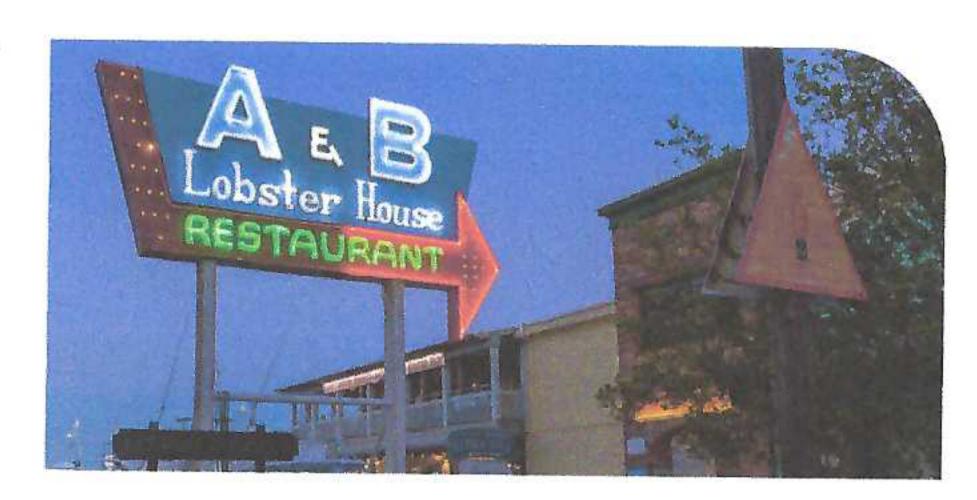
^{*} This list of off-site, third-party offerings is for informational purposes and does not constitute an endorsement or recommendation of any facility, activity, event, or provider named. Availability may vary and fees may be required.

Local News

Key West, Florida

COZY UP TO COASTAL FLAVORS*

Whether hunting for a hearty breakfast or celebrating a special event or holiday, there's a plate for every palate in Key West. From islandinspired flavors to hidden gems tucked away on side streets, you won't want to miss some of these new locations and classic favorites.



BREAKFAST:

- Breakfast Club
 Too
- Blue Heaven
- Two Friends
 Patio

LUNCH:

- Caroline's Café
 You can't go wrong with the Macon
 Bacon salad or fried fish sandwich.
- Fogarty's
 The Asian salad is a must!
- Flying Monkey
 Note all the frozen drinks use fresh fruit.

FINER DINING:

- A & B Lobster
 House
- Latitudes
- Prime
- Bagatelle

- 915
- Mood Dog Café
 Enjoy late-night
 pastries half off
 after 8 PM, if you
 have a sweet tooth.

HAPPY HOUR:

Happy Hour is one of the busiest times in Key West. Here are some popular bars to visit for specials.

- Martin's
 Appetizers and martinis are half off from 4 to 5 PM; be sure to arrive early.
- Old Town Tavern
 4 to 7 PM and again 11 PM to
 1 AM. Appetizers, small plates, beer, wine, and well drinks are all half off.
- Bagatelle
 Find a high top or bar seating from 4 to 6 PM for deals on select appetizers, beer, wine, and specialty drinks.

Ocean Grill

From 4:30 to 6:30 PM, enjoy \$5 select appetizers and martinis. Bottomless house wine is \$14.95.

· Alonzo's

Offers a great selection and generous portions on appetizers and drinks from 4 to 6 PM.

· Celtic Conch

From 4 to 7 PM, appetizers, beer, wine, and select premium liquor drinks are half off.

Boat House

Enjoy appetizers, beer, wine, well and select drinks half off from 4 to 6:30 PM.

Kaya Island Eats

Half off appetizers, beer, and well drinks from 4 to 6:30 PM.

LIVE MUSIC:

Looking to extend your time out and about? These venues all offer a live soundtrack for your day or night:

- Dance your way into sunset and beyond at Hank's, General Horse Play, Tiki House, Sloppy Joe's, and El Meson de Pepe.
- Salsa and merengue your way through the small hours at the Hard Rock's Saturday Night Latin Night, which starts at 10 PM.
- Need an earlier start?
 La Concha has live Latin music at on Friday and Saturday nights from 6 to 8 PM.

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