

SANDSCRIPT



JoAnn Malloy: Queen of Fun

After 29 years as the reigning recreation director and undisputed “Queen of Fun” at Tortuga Beach Club Resort, JoAnn Malloy knows each Owner by name — along with their children, grandchildren and even great-grandchildren — and somehow remembers the little details, like what someone wore on a special occasion. To say JoAnn loves her job would be a vast understatement.

JoAnn has played a cherished role in helping create magnificent memories for the Owners and Guests she’s served over the years. She’s been invited to weddings, appears on countless Christmas card lists and has the joy of meeting people from around the world. JoAnn has celebrated births, graduations and marriages alongside families who now consider her one of their own. She’s also provided gentle and compassionate care for children with special needs.

“It’s like a family reunion every week,” says JoAnn. “I’m here to entertain our Guests and ensure they have a wonderful time. I love my job. Day after day and year after year, it’s as much fun now as it was when I started.”

As recreation director, JoAnn organizes fun classes for kids and adults, teaches pickleball, guides pool games, coordinates ice cream socials and is the “grill meister,” cooking up tasty hamburgers and hot dogs. One universally popular activity has been on her list of events every week for 29 years: tie-dyeing T-shirts! In June, there were 30 Guests in one class! Her job is also to enforce pool rules, so she can be “tough” when needed, but she approaches this role with grace and humor, too.



JoAnn started her HGV career at Casa Ybel in 1990, moving to Seawatch On-the-Beach on Fort Myers Beach in 1995 and then to Tortuga Beach Club Resort in 1997. Her longevity with the company and within the hearts of the Owners and Guests she has served along the way has made a tremendous impact.

JoAnn is more than the “Queen of Fun.” She is the perfect example of the true meaning of hospitality by extending a warm, heartfelt welcome to Guests and Owners at their home away from home — a role she has successfully embraced for over three decades.

Thank You Ginger!

The Owners and staff of your resort are extending a sincere thank you to Ginger Ovens, who has tirelessly served as a Director on your Board of Directors for over a decade. We thank her for her supreme dedication in helping to make our property a much-loved home-away-home for all the Owners and guests. Jim Burns will fill her position as Director.

Count-down App Signals Vacation Start



As Owners at Tortuga Beach Club for 25 years, Debbie and Steve Hooker, of Scottsdale, Arizona, are intrepid travelers who have used their vacation ownership to enjoy the best of two totally different worlds: Sanibel Island and Maui.

The couple owns four weeks in June at TBC and additional time in

Maui using their membership and points in HGVCclub. They have also visited Hilton Head Island, Boston and Palm Beach and have enjoyed several cruises through their Interval International membership. This adventuresome couple is home about nine months of the year, with the remainder spent exploring new horizons.

But their four weeks on Sanibel are sacred. This is time they never exchange. They have a countdown app on their phone that indicates the number of days until their Tortuga vacation. They turn it on every year on January 1 and count down the days until their return!

When on the island, they treasure their uninterrupted time. Debbie likes to read, go on Lady Chadwick, lunch at Gramma Dots and walk on the beach. "When you drive around the island, it is amazing to see how far ahead we are at Tortuga Beach Club, compared to other properties," says

Steve. "Hilton Grand Vacations has done an outstanding job in putting the resort back together."

Another favorite activity is spending time with Recreation Director JoAnn Malloy. "We love JoAnn," says Debbie. "Her sense of humor and positive personality bring countless hours of fun to everyone. She remembers everyone, making it fun to watch her interactions with generations of Owners."

Before retiring, Debbie was in education for 18 years, including several years as an elementary school principal. Steve served 14 years in the Air Force and was a pilot for Southwest and Continental Airlines for 31 years. They've been married for 35 years and spending 25 years as HGV Owners has provided even a wide variety of locations to explore and create fun vacation memories.

Board President's Message

It's been just over a year since we reopened, and it's great to welcome everyone back to the resort! First and foremost, I want to thank the Owners for your patience and support throughout the rebuilding process. I'd also like to thank the Tortuga Beach Club Board of Directors for their tireless dedication and our amazing Team Members, who continue to champion both our Owners and the spirit of TBC every day.

Special thanks as well to the HGV corporate staff. Because of their efforts, and our great insurance coverage, we were able to complete the rebuild without any assessments to our Owners. Are there still a few things to get done? Absolutely. But WOW — does the resort look great!

There have been many improvements at TBC recently, including:

- New pool deck pavers and pool furniture
- The addition of a vibrant turtle mural and new cabinets in the Clubhouse
- The addition of a new shade structure
- New tile on the hot tub and shower walls
- New staircases from the lower units to the property and boardwalks (that now reach the beach!)
- New appliances, living room and bedroom furniture
- The installation of NOSEEU screening on the lanais, which are a huge improvement.
- New lanai furniture and beach chairs
- Beautiful, updated landscaping and new sod
- New fencing around the pool to meet code requirements

A recurring issue that has surfaced involves scammers attempting to rent or sell units they do not own. To protect yourself, please verify that the parties you are dealing with are real Owners who are renting or selling their units. Also, visit the HGV website for updated information concerning all elements of the resort's operations.

I would be remiss not to recognize Dick Stuurwold on his recent retirement. Dick has been a dedicated member of the TBC for almost 29 years, consistently advocating for both the Owners and the operations of the resort. He will be truly missed, but we wish him all the best in his next chapter — especially a life free from being on call 24/7!

Finally, rest assured that your board of directors remains committed to improving the Ownership experience at TBC for years to come.

Bob Buechel, *Board of Directors President*
Tortuga Beach Club



Bedroom Furnishings Installed



All Suites at Tortuga Beach Club now feature new bedroom furniture in both the primary and Guest bedrooms. The installation was completed during the recent maintenance weeks and includes dressers, nightstands, headboards and

mirrors — all selected in a white wood finish. For the latest updates, posted every Wednesday, be sure to check the Tortuga Beach Club property page at hgvc.com/tortugabeachclub.



Please join us in welcoming our new front desk receptionist, Crystal Davis!

Director's Report

We sincerely thank all our wonderful Owners for your patience during our extended renovation process. We are happy to report that our irrigation and landscaping projects are now complete.

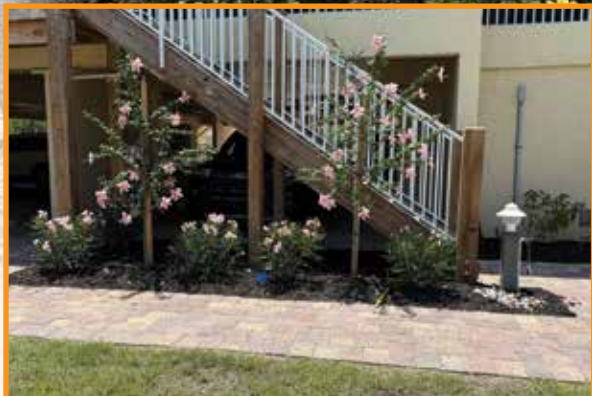
The month-long irrigation removal process had to be completed prior to the landscaping installation. We also had to factor in the rainy season, which comes with scheduling complexities. We're pleased to share that various shades of green and a rainbow of colorful plants are brightening our resort now that all landscaping is complete.

The shade structure by the pool was recently rebuilt, and Owners have told us how much they enjoy relaxing beneath it on our comfortable, new pool furniture, as it provides tremendous coverage from the Florida sun.

The plumbing has been removed in each of the patio wet bars in all units. In the past, these sinks were frequently clogged when Guests used them to clean shells.

Regarding future projects, we are considering replacing the tables in the living rooms and the TV consoles.

Lisa Welday, Resort Director.



Report Junk & Delete!

It is reported that between 50–90% of global daily email traffic is spam. Unfortunately, this trend has now extended to text messaging, and the timeshare industry is a growing target.

Known within the industry as “exit companies,” scammers operate under the guise of being a legitimate resale company or travel club, targeting Owners with deceptive promises to buy or help sell their timeshares. They often demand upfront fees for listing, advertising or closing costs, and promise impossible returns. They create fake websites that mimic legitimate companies or resorts to build trust and credibility, disappearing once they’ve collected your money. Many have been caught and prosecuted, but some continue to operate.

Lisa Snider, your Tortuga Beach Club sales representative from Grand Vacations Realty, has spent her entire 25-year career helping Owners buy and sell their timeshares. She sincerely thanks all Owners who continue to use her services. As a proven expert in this field, she advises that if an offer sounds too good to be true, it probably is. If you have selling or buying questions, please contact her by phone at 239-472-0161 or by email at Lisa.Snider@hgv.com.

Tips From Lisa

- Never post your phone number or email on resale or exit company websites.
- Ignore unsolicited calls or emails regarding the sale of your timeshare or the elimination of maintenance fees.
- Be wary of any call or email offering guaranteed sales or profits.
- Avoid misleading claims about your timeshare’s value or the resale process by contacting the resort directly.

“Spam thrives on attention,” Lisa adds. “Let’s stop giving it any.” For more information and to protect yourself from timeshare fraud, visit HGV’s Timeshare Fraud Education page at my.hgv.com/fraud-protection.



It's Turtle Time again on Sanibel from May 1st to October 31st. Please pay attention to our turtle nests on either side of one of our boardwalks.



Owners can now purchase their own Tortuga Beach Club resort towel from the resort office. Towels and other logo items can also be purchased online and shipped directly to your home. Visit etsy.com/shop/Cre8bySWFL Stitchery and select “Tortuga Owners” from the drop-down menu.

2025-26 Interval Calendar

This calendar is included for your help in planning your upcoming vacation. Please remember that all Owners are responsible for knowing the dates of the week(s) they own.

Week	2025 Vacation Dates
30	Jul 25-Aug 1
31	Aug 1-8
32	Aug 8-15
33	Aug 15-22
34	Aug 22-29
35	Aug 29- Sept (L)
36	Sep 5-12
37	Sep 12-19
38	Sep 19-26
39	Sep 26-Oct 3
40	Oct 3-10
41	Oct 10-17
42	Oct 17-24
43	Oct 24-31
44	Oct 31-Nov 7
45	Nov 7-14
46	Nov 14-21
47	Nov 21-28 (T)
48	Nov 28 -Dec 5
49	Dec 5-12
50	Dec 12-19
51	Dec 19-26 (C)
52	Dec 26-Jan 2 (N)
Week	2026 Vacation Dates
1	Jan 2-9
2	Jan 9-16
3	Jan 16-23
4	Jan 23-30
5	Jan 30-Feb 6
6	Feb 6-13
7	Feb 13-20 (P)
8	Feb 20-27
9	Feb 27-Mar 6
10	Mar 6 -13
11	Mar 13-20
12	Mar 20-27
13	Mar 27- Apr 3
14	Apr 3-10 (E)
15	Apr 10-17
16	Apr 17-24
17	Apr 24-May 1
18	May 1-8
19	May 8-15
20	May 15-22
21	May 22-29 (M)
22	May 29-June 2
23	Jun 2-12
24	Jun 12-19
25	Jun 19-26
26	Jun 26-Jul 3(E)
27	Jul 3-10 (J4)
28	Jul 10-17
29	Jul 17-24

President's Day - P,
Memorial Day - M,
July 4th - J4,
Labor Day - L,
Thanksgiving - T
Christmas - C,
New Year's - N

Important Numbers for Owners' Assistance

**Hilton Grand
Vacations Club & Owner Services:**
613-3144 or 800-932-4482

•
Owners' Help Desk/Support Center:
407-722-3100 or 1-800-521-3144
Hours: Monday–Friday
8 a.m. to 7 p.m. ET
Saturday, 9 a.m. to 5 p.m. ET
Closed Sunday.

•
Rental Inquiries: 800-448-2736

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Billing: 1-877-311-4440, 407-613-3144
or club.hiltongrandvacations.com.

•
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Beach Boardwalks Completed

Rebuilding our three boardwalks to the beach was a complex and time-sensitive project with its installation required by May 1, the start of the sea turtle nesting season. Originally damaged by Hurricane Ian, the boardwalks needed more than just repair. As construction was underway, it became clear that the boardwalks would need to be extended by nearly 50 feet. This was due to significant changes in the beach's topography caused by new storms during the island's 2024 beach renourishment project. The storms washed away sections of the beach and lowered its elevation. As a result, the boardwalks had to be lengthened to safely reach across the newly altered landscape.



Hilton Grand Vacations Company
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Generations of Family Fun

Karen and Joe Timoteo of Bucks County, Pennsylvania, have been Owners at TBC since 2004, enjoying every minute of their fun-filled Sanibel vacations year after year. During their most recent stay in June, their family enjoyed a combined total of five Owner weeks, with an additional two weeks rented by other family members — proof that this family loves to vacation together at TBC! Their granddaughters, sibling Julia Gremmo (8) and Audrey (11), spent countless hours snorkeling in search of the perfect seashells.

