



## FIRST WALNUT CREEK MUTUAL

February 20, 2026

To: All Members – First Walnut Creek Mutual

Re: Notice of Proposed Enforcement Policy and Schedule of Fines; Notice of Board Meeting to Consider Adoption of Enforcement Policy and Schedule of Fines

Dear Members:

The Mutual's Board of Directors ("Board") consulted with the Mutual's corporate counsel to prepare the enclosed Enforcement Policy and Schedule of Fines ("Enforcement Policy") for First Walnut Creek Mutual, to comply with changes in California law regarding fines that became effective on July 1, 2025. The Board intends to adopt the proposed Enforcement Policy at the open meeting on March 27, 2026 at 10:00 a.m., in the Donner Room at the Event Center located at 1021 Stanley Dollar Drive, Walnut Creek, CA as well as virtually.

To join the meeting virtually use the information below:

<https://rossmoor.zoom.us/j/88349537409?pwd=UkCp3C9uLF4CMv4iVR7haBbWi4XMfU.1>

Meeting ID: 883 4953 7409

Passcode: 961904

(669) 900-6833

The purpose and effect of the Enforcement Policy are to comply with Civil Code sections 5850 and 5855, to streamline the enforcement process, and to provide the Board with clearer and better options to levy fines or impose other discipline when there are violations of the Mutual's Governing Documents.

All members are encouraged to provide comments concerning the proposed Enforcement Policy. Comments regarding the proposed Enforcement Policy may also be submitted to the Mutual's Board Coordinator, Victoria Thomas, at [vthomas@rossmoor.com](mailto:vthomas@rossmoor.com) by March 26, 2026, or at the Board meeting on March 27, 2026. The Board will consider all member comments before voting on adoption of the Enforcement Policy.

Best,

*Board of Directors*

Enclosure: Enforcement Policy and Schedule of Fines