ACTIONS BY UNANIMOUS WRITTEN CONSENT
OF THE KUAU BAYVIEW BOARD OF DIRECTORS
October 31, 2026

WHEREAS, it is deemed desirable and in the best interests of this Corporation that the following actions be taken by the Directors of this Corporation pursuant to this Unanimous Written Consent,

NOW, THEREFORE, BE IT RESOLVED that, pursuant to applicable Hawaii law and Article IV, Section 2(d) of the Bylaws of the Corporation, the undersigned, being all the Directors of this Corporation, hereby consent to, approve, and adopt the following **ACTIONS** to be ratified at the next meeting:

04-01-2026: The HOA insurance had been with Pyramid Insurance since 2014. Despite never having made a claim, the premiums kept increasing. The original quote in 2014 was based on seven Board members so we asked for a new quote based on three Board members. For several reasons the Board decided not to renew with Pyramid and transferred coverage to Hawaiian Islands Insurance which saved over $1200 this year and will save $750 per year going forward.
(Darlene Brothers / Tom Atkins) All in favor.

10-08-2026: The Board closed the Bank of Hawaii Business Bonus Savings account (which had been earning approximately $37 per year) and placed $74,000 in a one-year Certificate of Deposit at Live Oak Bank (FDIC-insured, recognized by Forbes as one of the Best Banks of 2026) at 4.3% interest compounded daily. The CD is projected to generate approximately $3,251 in interest. After estimated taxes of $1,088, net earnings are expected to be approximately $2,163. This extra income will enable the Board to continue giving Christmas Bonuses to the owners.
(Darlene Brothers / Tom Atkins) All in favor.

Approved by the Kuau Bayview at Paia Board of Directors

/s/ Darlene Brothers
Darlene Brothers, President

/s/ Tom Atkins
Tom Atkins, Secretary

/s/ Samantha Spurgeon
Samantha Spurgeon, Treasurer

Minutes submitted by:
/s/ Darlene Brothers
Darlene Brothers, President

Approved by:
/s/ Tom Atkins
Tom Atkins, Secretary

Date: Oct 31, 2026