2027 RENEWAL FAQ

Wet Slips · PWC Ports · Mobile Home Lots · Dry Storage · Trailer Yard · RV Storage

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Every rental agreement at all three marinas now renews on the same schedule: your agreement, your rate, and your renewal date all line up on January 1, 2027. This answers the questions we expect. If yours is not here, call your marina office.

The 2027 program

1. What is changing this year?

Three things. Rates are published in September, three months before they take effect, instead of arriving with a bill. Every product renews on the same calendar — today agreements come due in every month of the year, and a customer with more than one space can have each on a different date. And signing early enters you in a weekly drawing. The agreement itself is the one you already understand; the forms were cleaned up and made consistent between the marinas.

2. Which agreements does this cover?

Wet slips, PWC ports, mobile home lots, dry storage, trailer yard storage, and RV storage. Cabins and transient RV campsites are separate. If you hold more than one kind of space you receive a signing link for each.

3. Why are you raising rates?

Costs have risen across every part of the operation — inflation in goods and services, wages, property and casualty insurance, fuel, security, and day-to-day operations. We have absorbed a large share of those increases but cannot absorb all of them and continue maintaining the docks, roads, utilities, and facilities you use.

4. Why is everything on one calendar now?

Because renewals scattered across every month of the year is how things get missed, by us and by you. One date means one signing season, one rate publication, and one conversation a year. It also lets us plan work on the property against known commitments instead of guessing every January.

5. Will there be another rate increase in 2028?

Yes. We would rather tell you that now than surprise you later. A twenty-four month agreement signed for 2027 holds your rate through December 31, 2028; a twelve-month agreement renews at the rate in effect at renewal. The 2028 schedule is not set and will be published the same way, well ahead of when it takes effect.

6. Do I get the Navigator Card?

Wet slip and mobile home lot customers do, once the 2027 agreement is returned complete and validated — from October 1, 2026. It is 10% off fuel, the ship store, cafés and restaurants, cabins, daily and weekly RV sites, and flat-rate service work; free pump-out; priority scheduling; waitlist priority for slip transfers; and an annual all-three-ramps pass on request at no charge. It is a separate program, not part of your agreement. Details at bcbmarina.com/navigator.

7. Do I owe anything when I sign?

No. Nothing is due when you sign and nothing is charged or drafted. Signing early affects the drawing only — it does not move up when you pay. Your first payment is due January 1, 2027. If you have already prepaid into 2027, that period is honored at the rate you paid and the 2027 rate applies from the day it ends.

8. What do I have to send back?

A complete agreement, signed online:

- Wet slip or PWC port — signed agreement, Schedule 1 (Vessel and Insurance Schedule), a current certificate of insurance, your payment authorization, and, if you claim a boathouse, lift, or other improvement, Part 1 of Exhibit B (Usage Interest Declaration).
- Mobile home lot — signed lease, a current certificate of insurance, and your payment authorization.
- Dry storage, trailer yard, or RV storage — signed agreement, a current certificate of insurance, and your payment authorization.

9. What if something is missing?

We will call you. Your agreement is entered in the drawing as soon as it is complete, and you remain eligible for every drawing left at that point.

Terms and how long you commit

10. What terms are offered?

Twelve or twenty-four months, paid monthly or prepaid. There is no month-to-month option. Every term under this program begins January 1, 2027. The twenty-four month option is a one-time offering for 2027 and is available only on agreements signed on or before November 30, 2026.

11. Is the two-year rate really cheaper, or am I just paying longer?

Genuinely cheaper, two ways. Paid monthly, a twenty-four month wet slip agreement carries a lower monthly rate than the twelve-month monthly rate, and it cannot change until January 1, 2029. Prepaid, each of the two years costs ten and one-half months of the twelve-month monthly rate instead of the eleven months a one-year prepayment costs. The rate schedule prints every option, Card and ACH, so you can compare directly.

12. Why does the two-year option close November 30?

December is our busiest month for renewals and our shortest for staffing, and two-year agreements take more time to set up correctly. Closing the option November 30 lets us handle every one of them properly. Agreements signed in December are still welcome, still processed, and still entered in the remaining drawings — they are simply twelve-month agreements.

13. I want two years but cannot get my paperwork in by November 30.

Call your marina office before November 30 and tell us. We would rather hold a place for you than lose the commitment over a certificate of insurance that has not arrived yet.

14. I have a storage space. Does any of this apply to me?

Yes — same terms, same calendar, same drawing. Storage spaces are twelve- or twenty-four month agreements, paid monthly or prepaid, with no month-to-month option.

Rates and payment

15. Why is the ACH price lower?

Card processing costs us money on every transaction; bank drafts cost far less. We pass the difference along rather than building it into everyone's rate.

16. Can I pay by check or cash?

Yes. Check and cash are billed at the ACH rate on every product. Pay at the marina office; cash is not handled at the docks or in the storage areas.

17. I am already on auto-pay. Do I need to do anything?

Yes. We are verifying the details we hold for every account rather than relying on what is on file. You sign the new authorization online and enter your bank or card yourself on a secure payment page; nobody at the marina sees or stores the number. Your auto-pay runs normally through December 31 and continues without a gap on January 1. A payment method on file is a condition of every agreement.

18. Can I change from card to ACH later?

Yes, and your rate changes to the ACH rate at your next billing cycle. If you have prepaid, you keep the rate you locked in for the period already paid.

19. Do I save by paying a year up front?

Yes. Twelve months prepaid costs eleven months of the monthly rate. A twenty-four month agreement costs ten and one-half months for each of its two years, due January 1, 2027 and January 1, 2028. Both are printed on the rate schedule, Card and ACH, for every product.

20. What happens if I pay late?

A monthly payment received by the 10th is timely. Amounts unpaid ten days after the due date bear interest at 18% per year (1.5% per month), and a returned check or draft is a $25 charge. If you are having trouble, call us before the due date rather than after.

21. I already prepaid into 2027. What happens to me?

Nothing you have paid changes. You stay at the rate you paid through your paid-through date, and the 2027 rate applies from the day after. Your agreement still runs January 1 through December 31, 2027 — the prepaid months are used up inside the term, not added to the end of it.

22. How do you handle a partial month?

On a thirty-day month. A period running from the sixteenth to the end of the month counts as half a month.

23. What is included in my rate?

Wet slip — water, trash, restrooms, and parking. Electric is metered and billed monthly for actual usage at the Electric Reimbursement Rate, currently $0.15 per kWh with a $10.00 monthly minimum; that rate is not part of the license fee and is not rate-locked. Water to the slips is shut off during the coldest winter months. Mobile home lot and storage — what is included is stated in your agreement; utilities on a mobile home lot, including the septic system serving it, are the tenant’s responsibility.

24. What is the overhang fee?

Where a vessel — including a pulpit, swim platform, davit, or other projection — extends beyond the space assigned to it, we reserve the right to charge for the overhang: $7.50 per foot per month for vessels 18′ through 39′, $9.00 for 40′ and over, and $6.00 for sailboats, measured to the next whole foot. It is not new and it is not automatic; the schedule now states it plainly. If your boat does not fit its space, the better answer is usually a different space.

The Early Return Drawing

25. Why are you doing a drawing?

Because we have over 1,000 agreements to collect, review, and enter before January 1, and doing that in the last two weeks of December is how mistakes get made. Spreading it across October, November, and December means your paperwork gets handled properly. The drawing is what we are willing to pay to make that happen.

26. How do I get entered?

Sign your 2027 agreement online, complete with its attachments. That is the only requirement. No payment, prepayment, or purchase of any kind is required.

27. How many entries do I get?

One entry in every remaining drawing at your marina, beginning with the first drawing after your agreement is complete. Sign in the first week of October and you are in all twelve weekly drawings; sign in December and you are in one. A twenty-four month agreement receives two entries in every drawing. Entries follow agreements, not people — a slip and a storage space signed together earn two entries in every drawing, and each twenty-four month agreement doubles separately.

28. When are the drawings and what are the prizes?

Every Friday from October 2 through December 18, at each of the three marinas, with identical prizes at all three: $200 weekly (twelve drawings); a $200 month-end bonus on October 30, November 27, and December 18; a $1,000 Grand Prize on December 18; and a $1,000 Two-Year Grand Prize on December 18, open only to twenty-four month agreements.

29. Why does each marina have its own drawing?

So you are competing with your neighbors rather than with everyone on the lake — three winners every Friday instead of one. Odds are better at the smaller marinas, and we chose it that way on purpose; pooling everything would have let the largest marina take most of the prizes. The largest factor in your odds is when you sign.

30. Can I win more than once?

Yes. Prior winners stay eligible for every later drawing, including both Grand Prizes. One prize per customer per drawing, however many entries you hold in it.

31. Are the prizes taxable?

Yes. If your total winnings across the program reach $600 or more — counting every marina and every product — we will ask you to complete a Form W-9 before we issue payment.

32. Does entering affect my rate or my space?

No. The drawing has no effect on your rate, your assignment, your renewal, or any other term of your agreement.

Insurance

33. Why do you need my insurance certificate?

Insurance has always been required under your agreement and under our federal lease with the Army Corps of Engineers. We are documenting it on a schedule instead of chasing it individually.

34. What insurance do I actually need?

It depends on the product:

— Wet slip — liability of at least $300,000 combined single limit, with your marina, BCB Marina Group, LLC, and the Army Corps of Engineers named as additional insureds, plus hull coverage and protection for fuel spills, salvage, and wreck removal. Full requirements are in Section 4 of the agreement.

— Mobile home lot — general liability of at least $300,000 and property coverage sufficient to replace the home and your lot improvements, deductible no greater than $10,000 unless we approve otherwise, with the Marina named as additional insured on a primary, non-contributory basis.

— Dry storage, trailer yard, and RV storage — you insure the stored property against loss, theft, and damage from any cause, with the Marina named as additional insured. We do not insure it and we are not an insurer.

35. What if my policy renews mid-year?

Provide the certificate you have now. We will request the updated one when your policy renews.

Selling, leaving, and changes

36. What if I sell my boat mid-term?

Notify us in writing before the sale. The agreement covers transfers and substitutions, including an assignment option in place of termination. The buyer does not get the slip with the boat — the buyer applies like any new customer, and the slip is assigned only if the application is approved. Send them to the office.

37. What if I sell my mobile home?

Notify us in writing at least thirty days before the anticipated closing, and the buyer applies like any new tenant. Lot rent continues until the transfer is complete and the lease is either assigned or ended. There is no commission on a mobile home sale.

38. Can I get out of a two-year agreement if my situation changes?

A two-year agreement is a two-year commitment. On a wet slip, the agreement includes an assignment option: with the Marina's approval you can transfer it to an approved buyer of your boat rather than terminate, and a $500 administrative fee applies. On a mobile home lot, the lease is assigned to an approved buyer of the home. On storage, you remain responsible for the fee until the term ends or the space is relet, whichever comes first.

39. How do I end a storage agreement?

Storage agreements run for their term and renew unless either side gives thirty days' written notice before the term ends. Give that notice, take the stored property with you by the end of the term, leave the space clean and clear, and properly disconnect any utility you used.

40. How much notice do we owe each other on a mobile home lot?

Sixty days either way to end or not renew — a statutory right, not just our policy. If the land use of the community were ever to change, you would get at least 180 days.

The lake and the federal lease

41. Does the lake flood?

Yes. Lake Texoma is a flood control lake and the Corps raises and lowers it as they need to. Spaces can be inundated, sometimes with little notice, and we cannot promise any space stays usable or accessible. Keep your phone number and email current so we can reach you.

42. The marinas operate on federal leases. When do those expire?

Each marina holds a long-term commercial concession lease from the U.S. Army Corps of Engineers: Grandpappy Point through April 30, 2040; Little Mineral through June 30, 2036; Mill Creek through December 31, 2032 — all well beyond the term of your agreement. Marinas have operated under Corps leases at these sites for decades, and renewal is handled between the Corps and the marina long before expiration. If a federal lease ever ended, your agreement would end with it and any prepaid amount for the unexpired period would be refunded pro rata.

43. Can anyone live at the marina?

No. Our federal lease prohibits occupying anything on the property as a residence, full-time or part-time. A mobile home may be occupied, but the community is not a substitute for a residence elsewhere. Only the Corps can authorize an exception, and only in writing.

Wet slip improvements and Usage Interests

44. I bought or installed my boathouse, lift, or patio. How do I get that recognized?

Complete Part 1 of Exhibit B, the Usage Interest Declaration, when you sign. If the Grayson County Appraisal District already bills you for the improvement, upload your latest notice — that is all the proof we need. Otherwise upload your bill of sale, prior agreement, or receipts; if you cannot find them, ask us, because our files may have the paperwork. We check your declaration against our records and the county roll and issue the Certificate. Until a Certificate issues you cannot sell the interest, but nothing is lost by waiting. An improvement the Marina paid for is not claimable.

> **One last thing.** Most of the rules behind these agreements are not ours. They come from a federal lease and from Title 36 of the Code of Federal Regulations, and they apply to every commercial marina on Corps land. We keep the lease by following them, and we keep the marina by keeping the lease. If something here seems strange, ask — there is usually a reason, and we would rather explain it than enforce it.

Call your marina office. We would rather talk it through than have you guess.