



Union Bank Homeowner Association Services  
**Smartstreet® Technology Platform Payment Options**

360 Community Management is pleased that we can offer you the valuable services of Union Bank Homeowner Association Services, one of the industry's leading providers of banking and payment processing solutions for homeowners and associations.

Union Bank is a strong and stable full-service bank. Their proprietary Smartstreet® technology platform offers you a choice of convenient options to pay dues and assessments online, including:

- eCheck
- Credit Card

You have the option to pay your dues by sending the check and payment coupon (optional); however, paying electronically gives you some advantages we think you'll appreciate:

- Free and easy to use
- No envelopes, stamps, or checks
- Saves time, it only takes a minute
- Secure – no threat of theft from mailboxes

**eCheck Online Payment or Credit Card Online\* Payment**

*\*There is a \$14.95 convenience fee and a \$3,000 maximum per transaction if you pay via a credit card.*

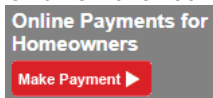
**Pay as Registered User**

**How it works:**

Set up recurring payments using E-Check, or set up a one-time payment using a Credit/Debit Card or E-Check

**What to do:**

1. Login to [www.hoabankservices.com](http://www.hoabankservices.com)
2. Click on the red 'Make Payment' button



3. In the Register for a Free Account box, click 'Create an Account'
4. Click 'Get Started'
5. Enter your Association Name (**Riderwood Gardens**), and click 'Find'
6. Click Riderwood Gardens (Santee, CA)
7. Enter your HOA account number. Enter only the number after the \* (so for 395\*119, you would only enter the 119). If unknown, please contact management.
8. Click 'Continue'
9. Review registry information to ensure everything is correct, and click 'Yes, Continue to Register'
10. Enter your Personal Information, Login ID, and Password using the instructions on the screen
11. Check the Terms box and click 'Register'
12. Click 'Continue to Login'
13. Login and answer several security questions, then click 'Verify' and 'Continue'
14. Select 'Set up Recurring Payment' or 'Make a One-Time Payment' and follow the instructions/prompts on the screen

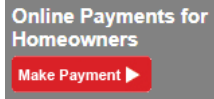
## Pay as Guest

### How it works:

Set up a one-time payment using a Credit/Debit Card or E-Check

#### What to do:

1. Log in to **www.hoabankservices.com**
2. Click on the red 'Make Payment' button



3. In the Make a One-Time Payment as a Guest box, click 'Make a One-Time Payment' button
4. Enter your Association Name (**Riderwood Gardens**), and click 'Find'
5. Click Riderwood Gardens (Santee, CA)
6. Enter your HOA account number. Enter only the number after the \* (so for 395\*119, you would only enter the 119). If unknown, please contact management.
7. Click 'Continue' and follow the instructions on the screen

## Mail Check and Payment Coupon/Lockbox

### How it works:

Mail a check and payment coupon or statement **5 to 7 business days before your assessment due date.**

#### What to do:

1. Write a check payable to **Riderwood Gardens**
2. Mail the check and payment coupon to the address listed on the coupon  
**Important:** Write your homeowner account number on your check as it appears on the coupon.

## Mail/Drop off Check to Management

### How it works:

Mail or bring the check to 360 Community Management office. Note, payment must be received **on or before the 15<sup>th</sup>** in order to avoid any late fees.

#### What to do:

1. Write a check payable to **Riderwood Gardens**
2. Mail or bring the check to 10769 Woodside Ave, Suite 210, Santee, CA 92071  
**Important:** Write your homeowner account number on your check.

If you have any questions, please contact 360 Community Management at 619-270-7360.

Sincerely,

A handwritten signature in black ink that reads "Rachael Robenolt".

*Rachael Robenolt*

*President*

*360 Community Management*