

# WANT TO PAY YOUR DUES MONTHLY?

Your assessment payment schedule is set up to be paid on a quarterly basis. The quarterly assessments are due the first day of the quarter. For example:

January 1 for Q1  
April 1 for Q2  
July 1 for Q3  
October 1 for Q4

## FOR RESIDENTS WHO WANT TO PAY MONTHLY, THERE ARE A COUPLE OF OPTIONS:

1. Set up a monthly payment plan where your assessments will be due on the same designated day each month. The cost to residents for a payment plan is a one time \$45 administrative fee and then \$10 per month maintenance fee. The fees collected will go directly towards offsetting the management costs that result from establishing and monitoring each payment plan.
2. Prepay one quarters worth of assessments in advance to prevent the account from going into a delinquent status, then begin monthly payments. At the beginning of the quarter, the HOA withdraws the quarterly assessment from the account to fulfill the payment requirement. Then when the owner pays monthly they are replenishing the funds, essentially saving up for the next quarter.

OPTION 2:	Q1			Q2
	January	February	March	April
Starting balance = one quarter's worth of assessments	\$ 387.00			
January 1 you pay \$129.00	\$ 129.00			
Total amount in your account	\$ 516.00			
The HOA withdraws Q1 assessment	\$ (387.00)			
Account Balance	\$ 129.00			
February 1 monthly payment		\$ 129.00		
Account Balance		\$ 258.00		
March 1 monthly payment			\$ 129.00	
Account Balance			\$ 387.00	
HOA withdraws Q2 assessment April 1			\$ (387.00)	
April 1st monthly payment				\$ 129.00
Account Balance				\$ 129.00

THIS CYCLE CONTINUES THROUGHOUT THE YEAR



# PAYMENT OPTIONS

## Direct Debits

We continue to make the direct-debit payment option available at no charge. You are now able to download the direct debit form by going to [ccmcnet.com](http://ccmcnet.com). On the Home Page, please select the link titled "Payment Options". At the bottom of the page a link to download the form is available. Please follow the instructions noted on the form and return to our office for set up. If you are set up for direct-debit and your assessment has changed, the new amount will automatically be deducted.

## Electronic Checks & Credit Card Payments

In order to use either of these two services, please visit our website at [ccmcnet.com](http://ccmcnet.com). On the Home Page, please select the link titled "Payment options" and select the state the property is in. From there, you will be linked to Union Bank, the processing service center.

While there is a \$14.95 processing fee per credit card transaction, please note there is no charge for electronic check transactions. American Express, Discover, Master Card and Visa are accepted. If you have recurring electronic check payments with Union Bank and your assessment has changed, it will be necessary to update your payment information with Union Bank. If you wish to make any changes to your account with Union Bank, you may access it through our website. CCMC and Union Bank are not related companies. To comply with privacy laws, we do not share personal information nor does CCMC have access to your recurring payment profile.

## Bill Payment Services

If you are using a bill payment service, please review your account number and remittance address. Many bill payment services remit electronically and the correct account number is essential for proper posting. Your account number is twelve digits with no dashes or spaces. If your assessment has changed, you must also update your bill payment processor.

## Statement Delivery Options

You may choose to have your assessment billing statement delivered to you via email instead of the default option of paper delivery. You may sign up for eStatement assessment billing at [ccmcnet.opt-e-mail.com/signup](http://ccmcnet.opt-e-mail.com/signup). You will need your homeowner account number and the street number of your property in order to sign up. No action on your part is required if you prefer paper delivery. Electing to have your statement delivered electronically does not change any established payment method you have in place.

## Do you have Multiple Accounts?

When paying by mail or through your online bill payment service, it is imperative that separate checks and envelopes be used for each account. Each check should also list the account number to ensure timely and proper posting to the correct account. The remittance address for your mailed payments is:

PO Box 105260  
Atlanta, GA 30348-5260

Please make sure you mail your coupon/statement stub with your payment. Any payments that cannot be processed automatically by the payment processing service center will be processed by converting your paper check into an electronic check transaction.

THANK YOU FOR YOUR ATTENTION TO THESE MATTERS. WE VALUE OUR CLIENTS' INPUT AND IF WE CAN BE OF FURTHER ASSISTANCE, PLEASE CALL 1-866-244-2262.