

SOLUTIONS TO STREAMLINE COLLECTIONS & MANAGE CASH FLOW

Homeowners Association Services are provided by Union Bank product solutions, and powered by our proprietary Smartstreet technology platform. Together, they deliver fully integrated banking solutions exclusively for management companies and community associations nationwide. Our focus on association banking enables us to better understand the challenges and demands of collecting and managing your association's funds. Our suite of products and services are designed with one thing in mind—to help you streamline your collections and manage cash flow.

GETTING STARTED IS EASY

Our experienced team understands your requirements and handles all setup, implementation, and training.

To learn more or to schedule a demonstration, call us at **866-210-2333**.

SMARTER BY ASSOCIATION.

Homeowners Association Services
Financial products and services exclusively for management companies.



HOAbankers.com Smartstreet.com   

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SOLUTIONS TO MAKE YOUR BUSINESS THRIVE.

Property management companies across the country rely on Union Bank. Our in-depth understanding of the banking challenges you face each day gives us the expertise necessary to deliver customized integrated financial solutions that support your strategies and goals.

FINANCIAL AND CASH FLOW SOLUTIONS

BANKING SERVICES

- Analyzed Business Checking with no monthly fees*
- Competitive rates on time deposits and money market accounts

ACCOUNT MANAGEMENT SERVICES

- Single sign on to view and manage all accounts
- Recurring automatic debits for management fees and other payments
- Statements available online first business day of the month
- Place stop pay alerts
- Schedule and execute wire transfers

PAYMENT PROCESSING AND LOCKBOX SERVICES

PROPRIETARY SMARTSTREET® TECHNOLOGY PLATFORM

- Captures information from electronic payments, paper checks, and coupons
- Deposits funds into your account
- Accounting software integration for posted payments and transactions

FOR MANAGEMENT COMPANIES

- Images of checks and statements online
- Next day funds availability for online payments
- Remote deposit/check scanning option, designed exclusively for the HOA industry
- Research payments and exceptions processing online
- Block homeowner payments

FOR HOMEOWNERS

Pay dues by check, credit/debit card, eCheck, ACH, or online bill pay

OTHER SERVICES

LENDING SOLUTIONS

Our project specialists understand the unique nature of your credit needs and are ready to assist you with the credit solution that's right for your business.**

- Capital maintenance projects
- Common area improvements
- Equipment financing

COMMUNITY WEBSITES

- Website hosting
- Easy-to-load design templates
- Dues and assessment payment link
- Online ordering feature for association documents
- Homeowners can make payments and learn about community news and events
- Managers and board members can send group emails and post electronic newsletters, directories, bylaws, and other association documents

CUSTOMER SERVICE

- Highly trained customer care team that exclusively support management companies and community associations
- Direct access to a team that knows your industry and business

*Analyzed Business Checking has no monthly maintenance or transaction fees when qualifying balances are met per a Union Bank financial analysis of your company. Other fees such as NSF and wire fees will apply.

**Financing subject to credit and collateral approval. Fees and other restrictions apply. Terms and conditions subject to change.

ABOUT US

As a nationwide leader in homeowner association banking, we've spent over two decades building long-term partnerships with management companies and the communities they manage. Our innovative products and services, customized to support your operations, are backed by the size, strength, and stability of a world-class financial institution, yet we give you the close attention you'd expect from a neighborhood bank. We work with you to help optimize your banking relationship to meet your business needs and goals.

With a consistent and disciplined banking philosophy, Union Bank is uniquely positioned to help your business succeed.

- Asset quality superior to peer banks
- Solid investment grade credit ratings at each of the three major rating agencies
- Strongly capitalized compared to peers; all regulatory capital ratios far exceeding "well capitalized" thresholds

Union Bank is a proud member of Mitsubishi UFJ Financial Group (MUFG, NYSE: MTU), one of the world's largest financial organizations.

YOUR COMMUNITY IS OUR COMMUNITY

