

## INFORMATION/DISCLAIMER ABOUT CMA PAYMENT OPTIONS

### ■ CHECK PAYMENTS

- 1) All checks should be made payable to the **ASSOCIATION**, not CMA.
- 2) To ensure payments are posted to the correct account, please be sure to include a payment coupon.
- 3) **Homeowners who own multiple units in the same community or homes in other CMA-managed communities should submit a separate check and coupon for each home they are paying. Checks covering multiple units will most likely be misapplied by the company who processes our payments!**
- 4) **Please write the CMA Account Number in the memo section.** Payments should be mailed to “Name of the Association,” c/o CMA, PO BOX 65851, PHOENIX, AZ 85082-5821. Payments are also accepted Monday-Thursday 9am-5pm and Friday 9am-4pm at CMA’s office located at 1465 Northside Dr Ste 128, Atlanta, GA 30318. **There is no after-hours drop-box and checks should not be placed under the door. Homeowners paying in-person will be issued a receipt as proof of payment. CMA does not accept cash payments through the mail or dropped off at our office.**
- 5) **Online Bill-Pay Services:** Some bill-pay services produce checks that do not list the account holder’s name and/or address. Homeowners using an online bill-pay service provided by their financial institution are asked to verify that the **CMA Account Number will be printed on the front of the check** sent by the bill-pay service. **Also, it is imperative that the check be made payable to the Association**, not CMA, and mailed to the Phoenix, AZ address above.
- 6) A \$32 Non-Sufficient Funds (NSF Fee) is charged for checks returned by the homeowner’s bank. CMA does not re-deposit checks. Homeowners may be required to remit certified funds for NSF items.

### ■ ACH/AUTO-DEBIT FROM A BANKING ACCOUNT

CMA offers homeowners the ability to have dues automatically debited from a banking account. Preauthorized electronic payments mean homeowners can pay their assessments automatically, without writing checks, thus eliminating the potential for late fees. **This program is available to all homeowners regardless of where they bank and is free of charge.**

- CMA will initiate the draft around the 5<sup>th</sup> day of the month. The transaction should be complete by the 10<sup>th</sup>.
- The draft will be equal to the amount due for the respective billing cycle. For example, Susie Homeowner pays \$100 each month in dues. She has a \$15.00 credit balance going into the next month. Even though she carries a credit, CMA will still initiate the draft for the entire billing amount of \$100. Likewise, if a homeowner is carrying a past due balance, CMA will only initiate a draft for the billing amount (\$100 in this case).
- Unless otherwise notified in writing by the homeowner, **CMA will draft special assessments as they become due** for those signed up for auto-debit.
- CMA reserves the right to make changes in the ACH/Auto-Debit agreement at any time. CMA may cancel auto-debit payments at any time without cause. Homeowners can terminate an auto-debit at any time by a) giving sufficient written notice (at least 10 business days before to the next scheduled draft); b) by closing the designated account; or c) by deleting the auto-debit account on <http://login.cma-atlanta.com> before close of business on the last day of the month before the next scheduled debit.
- A \$32 Non-Sufficient Funds (NSF Fee) is charged for auto-debits returned by the homeowner’s bank. Homeowners may be required to remit certified funds for NSF returned items.

To sign up, homeowners will need their financial institution’s Routing Number and the Account Number for the account they would like auto-debited. **Homeowners must sign up for auto-debit by the last business day of the month before the first debit is to occur (i.e. June 29, 2007 would be the sign-up deadline for the July 2007 assessment).**

#### There are TWO Ways to Sign-Up for Auto-Debit:

- 1) **Association’s Website.** Once logged onto CMA’s website (<http://login.cma-atlanta.com>) homeowners can enroll themselves for auto-debit by clicking on the **e-Payment** tab in the Resident Information navigation bar. Once there, click on the “Add” button in the lower left corner to add the ACH account information. Homeowners can discontinue an auto-debit by pressing the delete button at the bottom of the **e-Payment** tab. **To cancel an auto-debit, homeowners must delete the auto-debit account by close of business on the last business day of the month before the next debit is to occur.**
- 2) **Auto-Debit Enrollment Form.** Homeowners may also enroll in auto-debit by submitting a completed Auto-Debit Enrollment Form to CMA. The enrollment form is available in the Documents section of <http://login.cma-atlanta.com>. Upon request, the Property Manager can email, mail or fax the form to interested homeowners. Completed forms can be faxed to (404) 355-9561 or mailed to CMA, 1465 Northside Drive Ste 128, Atlanta, GA 30318.

▪ **ONLINE PAYMENT**

Homeowners can also make online payments through Community Association Banc (CAB) by visiting their website at <http://www.cabanc.com>.

**CAB offers two online payment options:**

- **Electronic Check** – Using information found on one of their checks, homeowners can request an electronic draft of funds from a checking account. This online payment option is offered at **NO COST** to the homeowner.
- **Credit Card Payment** – CAB accepts **MasterCard, American Express** and **Discover**. VISA is not accepted. CAB charges a convenience fee for using a credit card based on the following table:

\$1.00 – \$150.00 .....	\$5.00
\$150.01 – \$300.00 .....	\$10.00
\$300.01 – \$500.00 .....	\$15.00
> \$500.01 .....	\$25.00

**To make an online payment, homeowners will need...**

- **Coupon book or account statement** and
- **Credit card or checking account information**

**STEP 1:** Using Internet Explorer (or any other web browser), go to <http://www.cabanc.com/>

**STEP 2:** On the main page, at the bottom and to the left, are two purple buttons — **Pay Your Assessment By eCheck** and **Pay Your Assessment by Credit Card**. Select the method of payment by click on the button.

**STEP 3:** A payment request form will pop-up (you may have to disable your pop-up blocker). To complete the online payment, homeowners must have a series of numbers found on their **coupons** and/or a **resident account statement**. Homeowners without a coupon book or statement should contact their property manager who can provide them with the necessary information.

**Below is a guide to the requested information. The scan-line below can be found on your statement or on one of your coupons.**

#1      #2                      #5  
0501 000100 00000000000012345 SMITH0000000 020000 0

- #1 = **Management Company ID** – CMA’s ID is **0501**. This is the same for all homeowners.
- #2 = **Community ID** – Each CMA community has a unique 3-digit ID code used for internal record-keeping. Homeowners can obtain the “property code” from their property manager or by calling the CMA receptionist at 404-352-5470.
- #3 = **Community Name** – The **Name of the Association** for which the payment is being made.
- #4 = **Management Company Name** – **Community Management Associates** or **CMA**
- #5 = **Account Number** – The homeowner’s **Account Number** is printed on every correspondence from CMA. Additionally, it is the username used to log onto <http://login.cma-atlanta.com>.